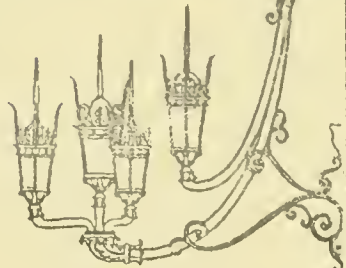


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ASIAN COMMUNITY DEVELOPMENT CORP.

OAK TERRACE

NEIGHBORHOOD HOUSING TRUST

NOVEMBER 10, 1992





亞美社區發展協會
Asian Community Development Corporation

360-B TREMONT STREET
BOSTON, MASSACHUSETTS 02116
TELEPHONE (617) 482-2380

BOARD OF DIRECTORS

November 10, 1992

Jacque Kay
President
Neil Chin
Vice-President
Jeffrey Wong
Treasurer
Jeffrey Young
Secretary

Mr. Lawrence Dywer, Chairman
Neighborhood Housing Trust
1010 Massachusetts Avenue
Boston, MA 02118

RE: Oak Terrace

Dear Mr. Dwyer:

The Asian Community Development Corporation (ACDC) is pleased to submit this application to the Neighborhood Housing Trust for \$1,325,000 in trust funds in order to provide affordable housing at our Oak Terrace in Chinatown. In December of 1991, ACDC was approved \$150,000 in trust funds for predevelopment costs. ACDC is requesting that an additional \$1,175,000 be disbursed at construction loan closing. With the Trust funds in place, construction can be expected to start in this winter.

As we have previously discussed with you, we anticipate using trust funds to provide an operating subsidy for the housing over a thirteen year period. Because trust funds are a critical piece of the financing plan, construction and permanent lenders, including MHFA, will require that the trust dollars be disbursed at construction loan closing.

Since our update to you in July of 1992, ACDC has made significant progress in the development of Oak Terrace to allow for a late fall/early winter groundbreaking:

- 1) In December of 1991, secured ownership of the site parcel from the BRA.
- 2) In December of 1991, met the 1991 Low Income Housing Tax Credit Program's 10% Carryover Rule requirements.
- 3) In July of 1992, Oak Terrace obtained its construction and permanent mortgage commitments from the Massachusetts Housing Finance Agency with the AFL-CIO Housing Investment Trust making a forward commitment to purchase the taxable bonds.

Alma Armstrong
Caroline Chang
Jill Cheng
Terry Chin
Joseph Chow
Kenneth Jong
Howard Lee
Paul Lee
Regina Lee
Andrew Leong
Robert Leung
Mary Soo Hoo
William Thomas
Anton M. Wing
Stanley Wong
Anna Yee

Carol Lee
Executive Director
Bonnie Wolf
Assistant Director

p.2

- 4) In September of 1992, obtained the interest of the Massachusetts Housing Investment Corporation's Member Banks to purchase approximately 61% of Oak Terrace's syndication equity.
- 5) In September of 1992, signed its Agreement for Housing Assistance Program with the Boston Housing Authority.
- 6) In September 1992, completed architectural plans and construction documents.
- 7) In process of negotiating with the Beacon Construction Company in value engineering and a general contractors contract.
- 8) Presently working with the Public Facilities Department to demolish an abandoned building on property and to clear land.
- 9) In the process of going through PIC hearings to obtain required easements and realignment of a street.
- 10) In process of completing Article 31 Design Review with the Boston Redevelopment Authority.
- 11) In the process of negotiating with numerous corporations to complete syndication raise.

With the award of 1991 Low Income Housing Tax Credits, Oak Terrace's ability to start construction this late fall/early winter is critical. ACDC would greatly appreciate the assistance once again from the Neighborhood Housing Trust as it did in 1991 in order to progress further.

We hope that the Trust will award us the full amounts that we have requested and will continue its present partnership with ACDC to create high quality affordable housing in Chinatown.

Thank you for your continued support and consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Carol Lee', with a stylized, cursive flourish at the end.

Carol Lee
Executive Director

OAK TERRACE PROJECT

NEIGHBORHOOD HOUSING TRUST APPLICATION

11/10/92

I. Applicant Eligibility

The Asian Community Development Corporation (ACDC) meets the requirements specified for applicant eligibility to receive trust funds according to the Neighborhood Housing Trust standards.

II. Project Eligibility

The following are in response to the Project Eligibility for Receipt of Funds set forth by the Neighborhood Housing Trust.

1. Need for Trust Funds

The large number of affordable housing units created by Oak Terrace could not be developed without trust funds from the Neighborhood Housing Trust. In addition to funds from the City of Boston, Commonwealth of Massachusetts, the federal government and private sector, a major commitment of trust funds will be needed to successfully develop the project because of the financial gap created by the high level of affordability.

2. Trust Funds to be Used Solely for Affordable Housing

The trust funds requested for Oak Terrace will be used solely for the purposes of developing affordable housing.

3. Trust Funds to be Used for Creation of Housing

The trust funds requested for Oak Terrace will be used to create housing.

4. Long-Term Affordability

Oak Terrace will maintain the same level or close to the same level of affordability even after the legal obligation of 20 years.

5. Financial Feasibility

The Oak Terrace Project has garnered tremendous public support due to its vital significance to the Chinatown community. ACDC has received the following funding sources for Oak Terrace:

- * Massachusetts Housing Finance Agency (MHFA) approved a commitment on 7/14/92 for combined construction and first permanent mortgage financing through the private sale of taxable bonds to AFL-CIO Housing Investment Trust in the amount of \$6,376,200;
- * The City of Boston's Neighborhood Housing Trust has awarded the Sponsor \$150,000 in Linkage Funds;
- * Executive Office of Communities and Development (EOCD) allocated \$917,984 of 1991 tax credits to the project;
- * EOCD awarded the project \$500,000 in Community Development Action Grant (CDAG) funds on December 7, 1990; and
- * Housing and Urban Development (HUD) awarded the project 25 Section 8 Project-Based assisted units.

6. Site Control

ACDC received site control through tentative designation of Parcel R3-B for Oak Terrace on September 29, 1988 from the Boston Redevelopment Authority. The sponsor obtained title to Parcel R3-B on December 20, 1991.

7. Compliance with Boston Jobs Ordinance

All jobs created by Oak Terrace will meet all provisions of the Boston Jobs Ordinance. ACDC will strive to go beyond the minimum requirements of the Ordinance during and after construction.

8. Compliance with Sanitary and Building Codes

The construction of Oak Terrace will be in full compliance of the State Building Code and the State Sanitary Code. After construction, ACDC will strive to be in full compliance of these Codes at all times.

9. Fair Housing

Marketing of the rental apartments at Oak Terrace will be conducted in full compliance of the requirements of the Boston Fair Housing Plan and other applicable fair housing and equal opportunity requirements as provided by law.

EVALUATION CRITERIA

1. Total Number of Affordable Units

Oak Terrace will create 88 units of affordable housing. 60 out of the 88 available units will be affordable to low income families. The remaining 28 units will be rented at market rates.

2. Percentage of Affordable Units

Oak Terrace has designated 34% of its units for low income assisted families (50% of the Median Boston SMSA); 34% of its units for unassisted low income families (50% of the Boston SMSA) and 32% for market rate families.

3. Amount of Trust Funds per Affordable Unit

ACDC is requesting \$1,325,000 of Trust Funds or \$22,083 per unit based on 60 units being affordable at Oak Terrace.

4. Developer Capacity

a. Sponsor: The Asian Community Development Corporation

The Sponsor of the Project is the Asian Community Development Corporation of Boston, Massachusetts. ACDC is a non-profit, 501 (c)(3), community development corporation, organized in 1987 to serve Boston's Chinatown. The development of affordable housing has been the organization's main goal in order to alleviate acute and persisting problems of housing shortages and overcrowding. ACDC has viewed its role as the catalyst for overall housing and economic development in Chinatown and as a planning and development vehicle to address unmet local needs. ACDC is a membership-based organization, with strong roots in and supported by the community at large. While Oak Terrace is the first large scale housing development for ACDC, ACDC's development team possess extensive housing development design and expertise in community-based planning and development initiatives.

ACDC's twenty member Board of Directors consists of individuals with strong and varied records of professional success and community achievements. A majority of board members were born and raised in Chinatown. Their professional roles include: professorship at M.I.T., UMass Boston, and the Boston Architectural Center; Vice Presidency of State Street Bank; financial analyst for a real estate development firm; paralegal, court officer and Judge; Partnership in local law firms such as Goodwin, Procter and Hoar; and leadership roles in local, state and federal government agencies such as the Department of Health and

Hospitals for the City of Boston, the Massachusetts Civil Service Commission and the Federal Emergency Management Agency. In addition to their professional roles, all have long histories of active leadership in local community development, social services and community advocacy. ACDC's Board members have held key roles in the establishment of the South Cove Community Health Center, Chinatown's first community health center; the development of Oxford Place and 31 Beach Street housing development in Chinatown; the formation of ACDC as well as the creation of two major social service agencies: the Chinese American Civic Association and the Quincy School Community Council.

ACDC's Executive Director and Assistant Director devote their housing expertise and community-based experience to the development of Oak Terrace. ACDC's Executive Director has helped shape local housing policy through her tenure as the former Executive Director of the Chinatown Housing and Land Development Task Force; as an active leader in the conception and implementation of the first city-approved Chinatown Community Plan and as a former member and co-chair of the Chinatown-South Cove Neighborhood Council. She was also the recipient of the Boston Fair Housing Commission's Community Service Award. The Assistant Director for the ACDC has provided consultation to CDCs and public agencies on economic development during her tenure at Policy and Management Associates. She has also analyzed and recommended housing policies for the Citizens' Housing and Planning Association and the Urban Institute. She is the recipient of national awards from the American Planning Association and the Urban Land Institute for her research in the field of affordable housing development. The Assistant Director has a Master's Degree in City Planning from the Massachusetts Institute of Technology.

The combined vision and expertise of ACDC's Board members and staff provides a strong foundation for successful housing development. ACDC as an organizational whole reflects a diverse collection of individuals who have extensive knowledge and expertise in community development and the various stages of the development process. For a complete list of professional credentials, ACDC's List of Directors is presented in Section 2 at this proposal.

b. Architect

Lawrence K. Cheng Associates, Inc. of Boston and Williams Associates, Inc., of Cambridge, Massachusetts are providing architectural services to the Partnership. Mr. Cheng has over ten years of experience in design and planning. His prior achievements include residential, commercial and institutional projects. While at John Sharratt Associates, Mr. Cheng was responsible for a number of large, multi-unit housing developments throughout New England, including

family housing, elderly housing, and special needs housing. He also designed recreational and municipal building, and produced the master plan for a ski resort. As a Senior Partner at Cambridge Seven Associates, Mr. Cheng participated in projects involving museums, retail centers, and office buildings. At that time, he was also a project architect for a festival marketplace in Osaka, Japan, a library addition and renovation for a college in New Hampshire, and a waterfront redevelopment plan for La Ciotat, France. Lawrence K. Cheng Associates is also currently involved in the design of several single family residences in addition to designing Oak Terrace.

In addition to his professional practice, Mr. Cheng has taught architectural design and is active in Boston's community and civic organizations. He has served as advisor to Boston's Chinatown and Fenway neighborhoods in land use planning and housing policy matters, and as a panelist concerning various urban design issues.

Williams Associates is the consulting architect for the Oak Terrace project. Mr. Williams' credits include responsibility for the design and construction of many multi-family development in the eastern United States, as well as 5,000 residential units which were part of Seoul Korea's Olympic Village.

c. Contractor

The Beacon Construction Company, a very experienced and efficient contractor based in the City of Boston, has been selected by the Sponsor as the General Contractor for Oak Terrace. The Beacon Construction's list of current and completed projects is presented in Section 2 of this proposal.

d. Development and Syndication Consultant, Management Agent

The Community Builders, Inc.: The Community Builders, Inc. (TCB) is the development and syndication consultant to the Partnership and will enter into a contract to manage the Property. TCB is a nonprofit corporation formed under Chapter 180 of the Massachusetts General Laws, and is tax-exempt under Section 501 (c)(3) of the Internal Revenue Code of 1986. Since its founding in 1964, TCB has both developed and assisted community-based organizations in the creation of more than 6,500 units of affordable housing. TCB currently manages approximately 3,200 units of nonprofit sponsored housing in 40 developments throughout New England. TCB's economic development division has assisted neighborhood-based developers in the creation of 250,000 square feet of light industrial, R&D, Retail and office space. In addition, TCB has assisted in the design and implementation of a number of housing program initiatives.

Originally based in Boston, TCB now works throughout the Northeast, and has offices in Boston and Springfield, Massachusetts, Providence, Rhode Island, New Haven, Connecticut, and Philadelphia, Pennsylvania.

Since 1979, TCB has also organized 32 limited partnerships to which investors have contributed over \$100 million, and which have total debt and equity financing of over \$400 million. In exchange, the investors have received the rights to share in the tax and other benefits generated by housing developments sponsored by TCB and by the corporation's nonprofit clients.

TCB's development staff has specialized expertise in debt and equity finance, construction, law, and economic development. Patrick E. Clancy, its Executive Director since 1976, has been with TCB since receiving his degree from Harvard Law School in 1971. Mr. Clancy formerly served as chairman of the Multi-Family Advisory Committee of the Massachusetts Housing Finance Agency, and now serves as a director of the Metropolitan Boston Housing Partnership, Inc., as a member of the Federal Home Loan Bank of Boston Affordable Housing Advisory Council, and as a member of the Advisory Committee for the Center for Real Estate Development at Massachusetts Institute of Technology.

TCB provides consultation to ACDC for the overall planning, structuring financial packaging and management of the development program.

e. Other Associated Professionals

Real Estate and General Legal Counsel: The law firm of Goodwin, Procter & Hoar of Boston, Massachusetts is counsel to the Partnership. In this capacity, the firm will provide legal advice on real estate and related matters to the Partnership related to the development and financing of Project.

Tax Counsel: The law firm of Warner and Stackpole of Boston, Massachusetts is tax counsel to the Partnership. The firm will provide legal advice on tax and related matters to the Partnership in connection with the development and financing of the Project, the admission of Investors, and will render a tax opinion to the Partnership. In addition, the firm will assist in the preparation and review of the Partnership Agreement and related documentation.

5. Timeliness

The Oak Terrace Project is moving forward on an accelerated schedule and expects to begin construction in winter, and complete construction approximately one year from commencement. ACDC has secured its mortgage financing through the Massachusetts Housing Finance Agency; Section 8 Project Based assistance for 25 units from HUD; its allocation of tax credits through EOCD; CDAG funds through EOCD; and predevelopment assistance from the Neighborhood Housing Trust. The Massachusetts Housing Investment Corporation member banks have already expressed significant interest in providing a substantial portion of equity to Oak Terrace. In addition, a corporate investor has been identified to purchase most of the remaining equity.

6. Duration and Strength of Mechanisms to Preserve Affordability

One of ACDC's long term goals is to provide affordable housing in Chinatown. ACDC is committed to keeping Oak Terrace affordable beyond the legal obligations that ACDC will enter into with City of Boston and the State of Massachusetts for land disposition and various public subsidies.

7. Number of Units for Low Income Households

Sixty of the eighty-eight units at Oak Terrace will be affordable to low income families.

8. Extent of Housing for Special Needs Households

Five units (5%) of the total number of units will be accessible to handicapped people.

9. Extent of Employment for Local, Minority and Female Labor

The construction of Oak Terrace will provide employment for residents of Boston, minorities and women. As the developer, ACDC will enforce the Boston Jobs Ordinance and is committed itself to extending its goals beyond the minimum requirements of the Ordinance. ACDC, its architect, Lawrence K. Cheng Associates, Inc., and its accounting firm, Lee, Yee & Co., are minority-owned and operating enterprises. ACDC will also be working with its managing agent to hire and to award contracts to local residents, minorities and women for work at Oak Terrace.

10. Extent of Participation by Minority and Women Business Enterprises

The following minority business enterprises are part of the development team for Oak Terrace: The Asian Community Development Corporation (developer); Lawrence K. Cheng Associates, Inc. (architects); Lim & Associates (structural engineers); and Lee, Yee & Co., P.C. (accounting).

11. Participation Offered to the Trust

Because of the financial structure and the high commitment to affordability of the project, it is not possible to offer the Trust any financial participation without jeopardizing the high level of affordability.

12. Extent of Linkage Funding in the Neighborhood

Although there has not been linkage funding awarded or used in Chinatown, the adjacent neighborhood of South End has used the Housing Creation Program to create Waterford Place which has benefitted members of the Chinatown community.

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5. Disclosure Statement
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7. Non-Discrimination Statement
8. Location Maps
9. Letters of Support
10. Design Drawings

FORM 1

PROJECT SUMMARY

OAK TERRACE

A. Background and Property Description

ACDC is currently developing Oak Terrace (the "Project"), located in the heart of the residential district of the Chinatown neighborhood of Boston, Massachusetts. Oak Terrace consists of 88 units of mixed income family rental housing. The project has garnered tremendous community and official support as the first new construction of large scale affordable housing in Chinatown since 1974. Currently, the parcel is a blighted lot with a dilapidated building, posing safety risks to community residents and undermining the physical environment. The Oak Terrace project reflects the vision and years of successful activism by community leaders and residents to provide new affordable housing resources for the growing Asian population in Boston as well as to ensure meaningful development that benefits the entire community. Oak Terrace is a critical development because it will be built on one of the last remaining public parcels of land in Chinatown available for development. This residential housing development will be a significant asset to the community - adding vibrancy, housing resources and community life to the area.

Oak Terrace has evolved through careful consideration of Chinatown's needs and unique characteristics. Oak Terrace's scale, affordability, bedroom mix, open spaces and design reflect Chinatown's dire need for affordable large family-size units, recreational open space and traditional family values of generational cohabitation.

ACDC is proud of its large scale and affordable housing program at Oak Terrace. Oak Terrace will be a family-oriented housing development where all generations can live, enjoy recreational activities and be close to the social, political and cultural activities of both Chinatown and downtown Boston. As the site is located close to public transportation, the theatre district, the Public Garden and the Boston Common, the Charles River, Faneuil Hall, Copley Place, and numerous other amenities, Oak Terrace will be a very attractive site to all types of renters.

B. Development Plan

The project's 88 rental units will enclose an open courtyard. Sixty-eight percent or 60 of these units will be affordable to low income families. There will be 14 one bedroom units, 32 two bedroom units, 33 three bedroom units and 9 four bedroom units. A ten story tower on Washington Street will house 46 mostly one and two bedroom units; four story, double duplex townhouses on Oak Street and New Pine Street will house 34 family units; while three story townhouses on Maple Place will house 8 four bedroom units.

One of the attractive design features is that 42 family units are walk up units with separate private entrances from the street or courtyard. In addition, approximately 2,500 square feet will be provided for commercial uses.

The layout and design of Oak Terrace embody elements of traditional Chinese architecture such as an interior courtyard surrounded by dwelling units and an Asian-influenced landscaping motif. The creation of newly landscaped open space and a community garden will greatly improve the pedestrian environment and serve both the residents of the development and the community.

The primary urban objective for ACDC is to create housing that reinforces the strong cultural identity of Chinatown, while relating to the scale, quality and ambience of the historic South End. The scale of the rowhouses to the east is maintained at the eastern edge of the site where the proposed buildings are only three and four stories high. A "signature" tower marking a gateway into Chinatown rises to ten stories at Washington Street, where the adjacent context is of a larger scale and the street width is greater. The housing will enclose a private courtyard designed for family use. A public open space, designed to include a community garden will create a quiet recreation space on the Oak Street edge of the project. Forty-four parking spaces for residents will be available off-site across from the Project on Oak Street.

Successful marketing of the Oak Terrace project has been ensured through specific amenity development which complements the attractive design and location of the project. The project's amenities include central air conditioning, additional bathrooms for large-sized units, garbage disposals, washer-dryer hook-ups, and dishwashers.

Oak Terrace will be built on a 38,028 square foot parcel which formerly belonged to the Boston Development Authority ("BRA"). The parcel was acquired from the BRA in December 1991. The Partnership expects to construct the Project over a 14-month construction period. Total acquisition and development costs are currently estimated to be approximately \$12,740,900.

The development of Oak Terrace is a key affordable housing development initiative for the City of Boston. In addition, the creation of Oak Terrace dramatically fulfills one of the major housing goals in the 1990 Chinatown Community Plan. In 1990, the Chinatown community and the City of Boston adopted comprehensive development and zoning guidelines for Boston Chinatown. The Chinatown Community Plan is one of Boston's first community-based planning efforts involving collaboration between a key neighborhood and the Boston Redevelopment Authority. The goal of the plan is to ensure

meaningful planning and development in the areas of housing, community services, urban design, historic preservation, business development, open space, and transportation.

FORM 1

PROJECT SUMMARY

1. APPLICANT: Name ASIAN COMMUNITY DEVELOPMENT CORPORATION
 Address 360B Tremont Street Boston, MA 02116
2. PROJECT ADDRESS: Washington Street/Oak Street/Maple Place/
3. PROJECT NAME (if different): Oak Terrace

4. PROJECT TYPE: (Check all categories that apply)

☒ NEW CONSTRUCTION
☐ REHABILITATION OF
☐ OCCUPIED PROPERTY
☐ REHABILITATION OF
☐ ABANDONED PROPERTY
☐ ADAPTIVE REUSE
☐ MIXED USE

☒ RENTAL
☐ SINGLE FAM OWNERSHIP
☐ CONDOMINIUM
☐ COOPERATIVE
☐ TRANSITIONAL HOUSING
☐ EMERGENCY SHELTER
☐ OTHER (specify)

5. PROJECT DESCRIPTION: Complete the following project description where the following definitions apply: Units also include beds for shelters and rooms for shared living projects (specify); "new units" includes newly constructed housing, rehabilitation of abandoned units, creation of new housing through adaptive reuse.

(I) UNITS BY TYPE

	TOTAL UNITS	NEW UNITS
RENTAL	<u>88</u>	<u>88</u>
OWNERSHIP	<u> </u>	<u> </u>
OTHER (specify)	<u> </u>	<u> </u>
Total	<u>88</u>	<u>88</u>

(II) UNITS BY INCOME

	TOTAL UNITS	NEW UNITS
LOW INCOME	<u>30</u>	<u>30</u>
MOD INCOME	<u>30</u>	<u>30</u>
OTHER (market)	<u>28</u>	<u>28</u>
Total	<u>88</u>	<u>88</u>

(III) HOUSING UNIT SIZE & PRICE BREAKDOWNS:

	<u># of Units</u>	<u>S.F. per Unit</u>	<u>Unit Sale Price/ Monthly rent</u>	<u>Cost/SF</u>
Studio:				
1 BR:	<u>14</u>	<u>600</u>	<u>460-750</u>	<u>1.11</u>
2 BR:	<u>32</u>	<u>810</u>	<u>589-975</u>	<u>0.96</u>
3 BR:	<u>33</u>	<u>1150</u>	<u>684-1175</u>	<u>0.81</u>
4 BR:	<u>9</u>	<u>1350</u>	<u>762-1375</u>	<u>0.81</u>
TOTAL:	<u>88</u>			

FORM 1

5. PROJECT DESCRIPTION

(i) UNITS BY TYPE	Total Units	New Units
Rental	88	88
Ownership	0	0
Other	0	0
	-----	-----
TOTAL	88	88

(ii) UNITS BY INCOME		
Section 8 PBA Units	25	25
Section 8 NonPBA Units	5	5
Low Income Tax Credit Units	30	30
Market Units	28	28
	-----	-----
TOTAL	88	88

(iii) HOUSING UNIT SIZE & PRICE BREAKDOWN

	# OF UNITS	S.F. PER UNIT	1992 GROSS RENTS	1992 UTILITY ALLOWANCE	1992 NET RENTS	COST PER S.F.
SECTION 8 PBA UNITS						
1-BR	0	600	783	33	750	1.25
2-BR	9	810	923	38	885	1.09
3-BR	11	1150	1130	45	1085	0.94
4-BR	5	1350	1248	53	1195	0.89

SUBTOTAL	25					

SECTION 8 NON-PBA UNITS						
1-BR	0	600	668	33	635	1.06
2-BR	2	810	786	38	748	0.92
3-BR	2	1150	983	45	938	0.82
4-BR	1	1350	1100	53	1047	0.78

SUBTOTAL	5					

LOW INCOME CREDIT UNITS @ 50% OF MEDIAN INCOME (MODERATE INCOME UNITS)						
1-BR	4	600	493	33	460	0.77
2-BR	12	810	589	38	551	0.68
3-BR	12	1150	684	45	639	0.56
4-BR	2	1350	762	53	709	0.53

SUBTOTAL	30					

MARKET UNITS

1-BR	10	600	750	0	750	1.25
2-BR	9	810	975	0	975	1.20
3-BR	8	1150	1175	0	1175	1.02
4-BR	1	1350	1375	0	1375	1.02

SUBTOTAL 28

TOTAL

1-BR	14	600		667	1.11
2-BR	32	810		777	0.96
3-BR	33	1150		936	0.81
4-BR	9	1350		1091	0.81

88

FORM 1

6. TOTAL DEVELOPMENT COST: \$12,740,900

7. DEVELOPMENT COST PER SQUARE FOOT:

A. NEW CONSTRUCTION	\$116
B. REHABILITATION	NA

8. PROPERTY PURCHASE OFFER: \$1,500,000

Loan by the BRA/Sponsor for the value of the land

9. # OF PARKING SPACES: (OFFSITE) 44

44 parking sites for tenants will be located across the street from Oak Terrace on Oak Street.

10. % OF OPEN SPACE:

A. Building Footprint	21,248	55.3%
B. Courtyard	9,606	25.0%
C. Public Open Space	7,557	19.7%
	-----	-----
TOTAL SITE	38,411	100.0%

11. FLOOR TO AREA RATIO: 2.85

12. UNIQUE PROJECT FEATURES:

- A. There will be 40 family units (three and four bedrooms) and 6 2-BR units are walk up units with separate private entrances from street or courtyard.
- B. Ample outdoor space is provided by a courtyard designed for family use and open space along Oak Street designed to stimulate public use.
- C. Due to the well documented need for affordable housing in Chinatown and the strength of the development team, this project has generated tremendous community and city wide support. ACDC has on file over 130 support letters and a petition signed by 890 members of the Asian community endorsing this project.

13. PROPOSED COMMERCIAL USE: Office space, ATM, 1 commercial use.

14. # OF COMMERCIAL UNITS: 3

15. COMMERCIAL SQUARE FOOTAGE: 2,775 NSF

16. COMMERCIAL RENTS: \$30.00/s.f. x 500; \$8.50/s.f. x 2,275

FORM 1

17. PROPOSED PROJECT FINANCING:

A. MHFA Construction & Permanent Mortg. Financing	6,376,200
B. Community Development Action Grant	500,000
C. Syndication Proceeds	4,214,700
D. BRA/Sponsor Acquisition Loan	1,500,000
E. NHT - Linkage for Construction	150,000
TOTAL	12,740,900

18. FINANCING GAP: 0

19. PUBLIC ASSISTANCE SOURCES

- A. 25 Section 8 Project Based Assistance and 5 Certificates/Vouchers.
- B. For others see Project Financing above & Form 4.

20. TOTAL LINKAGE REQUEST 1,325,000

In December of 1991, \$150,000 was approved from the Neighborhood Housing Trust for predevelopment costs. An additional \$1,175,000 from the Neighborhood Housing Trust Linkage Funds will be used to provide an operating subsidy for the housing program over a thirteen year period. The linkage funds, along with \$200,000 from the first investor payment (totalling \$1,375,000), will become, in effect a thirteen year operating annuity for the housing, with \$258,526 spent the first year and decreasing amounts in later years. In order to fund this thirteen year operating annuity, \$1,175,000 in linkage funds must be available and escrowed at construction loan closing, earning a 6.75% interest rate. By adding operating subsidy funds to the rents that can be afforded by the residents, the project is able to support a mortgage that is \$2,319,260 larger than it could otherwise pay. Thus, the \$1,375,000 leverage mortgage funds worth \$2,319,260. In order to create this type of leverage, MHFA will require that these funds be available at construction loan closing.

21. LINKAGE REQUEST PER LOW INCOME UNIT 22,083

22. TYPE OF LINKAGE REQUEST LOAN

Terms: to be negotiated to insure feasibility and long term viability of the affordable housing.

FORM 1

PROJECTED FIRST YEAR OPERATING PROFORMA

ANNUAL RENTAL INCOME					914,496
OTHER ANNUAL INCOME					
i. LAUNDRY INCOME	\$6.00 / month x	46 1&2BR Units			3,312
less vacancy @	5.0%				(166)
ii. COMMERCIAL INCOM	\$8.50 / SF x	2,275 SF			19,338
ATM INCOME	\$30.00 / SF x	500 SF			15,000
less vacancy @	10.0%				(3,434)
iii. SPONSOR OPERATING SUBSIDY: LINKAGE	6,376,200	14,921			258,526

Other Annual Income					292,576
GROSS ANNUAL INCOME					1,207,072
Less: Vacancy Allowance - Market Units @	5%				(16,230)
- Low/Mod Income	3%				(17,697)

1. EFFECTIVE GROSS INCOME					1,173,145
2. EXPENSES					
A. Annual Operating Expenses	per unit				
1. Administrative	717		63,115		
2. Maintenance	1,273		112,005		
3. Heat (Gas)	470		41,360		
4. Electricity	300		26,400		
5. Water & Sewer	380		33,440		
6. Real Estate Taxes	600		52,800		
7. Insurance	275		24,200		
8. Marketing	57		5,029		
9. Security	331		29,120		
10. Other - EOCD Admin Fee	59		5,162		
TOTAL OPERATING EXPENSE	4,462		392,630		
B. Replacement Reserve	275		24,200		
C. Management Fee	500		44,028		
3. NET OPERATING INCOME					712,286
4. ANNUAL DEBT SERVICE					647,533
	Rate	Fees	Term	Constant	Mortgage
MHFA (AFL-C	9.000%	0.50%	30	10.1555%	6,376,200
5. CASH FLOW (DEFICIT) FROM OPERATIONS					64,753

FORM 1

PROPOSED RENT SCHEDULE

		1992	1992	1992	1994	1994
	# of	Gross	Utility	Net	Net	Total
	Units	Rents	Allowance	Rents	Rents	Monthly
						Rents
<u>SECTION 8 PBA UNITS</u>						
1-BR	0	783	33	750	750	0
2-BR	9	923	38	885	885	7,965
3-BR	11	1,130	45	1,085	1,085	11,935
4-BR	5	1,248	53	1,195	1,195	5,975
Subtotal s.	25					25,875
<u>SECTION 8 NON-PBA UNITS</u>						
1-BR	0	668	33	635	635	0
2-BR	2	786	38	748	748	1,496
3-BR	2	983	45	938	938	1,876
4-BR	1	1,100	53	1,047	1,047	1,047
Subtotal s.	5					4,419
<u>LOW INCOME CREDIT UNITS • 50% of MEDIAN INCOME (MODERATE INCOME UNITS)</u>						
1-BR	4	493	33	460	495	1,980
2-BR	12	589	38	551	593	7,116
3-BR	12	684	45	639	687	8,244
4-BR	2	762	53	709	762	1,524
Subtotal Low	30					18,864
<u>MARKET UNITS</u>						
1-BR	10	750	0	750	750	7,500
2-BR	9	975	0	975	975	8,775
3-BR	8	1,175	0	1,175	1,175	9,400
4-BR	1	1,375	0	1,375	1,375	1,375
Subtotal Mar	28					27,050
<u>TOTAL</u>						
1-BR	14					9,480
2-BR	32					25,352
3-BR	33					31,455
4-BR	9					9,921
	88					76,208
ANNUAL RENTAL INCOME						914,496

FORM 2

1. DEVELOPMENT TEAM INFORMATION

<u>Developer</u>	<u>Address</u>	<u>Telephone</u>
Asian Community Development Corp.	360B Tremont St. Boston, MA 02116	482-2380

On a separate page, please describe fully the nature of the development entity, including: a) the legal structure, b) list the general partners, and c) the legal history of the organization. Please attach a copy of any joint venture agreement, articles of incorporation or trust agreement establishing the development entity.

Architect/Engineer(s)

Lawrence K. Cheng Associates, Inc., 107 South St., Boston, 02111	728-3113
--	----------

Attorney

Goodwin, Proctor & Hoar	One Exchange Pl. Boston, MA 02109	570-1000
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Accountant

Lee, Yee & Co.	99 Summer Street Suite 450, Boston, MA 02110	482-7600
(formerly known as Richard Lee, P.C.--old address: 65 Harrison Ave, Boston, MA 02111)		

Development Consultant

Community Builders	95 Berkeley St. Suite 500 Boston, MA 02116	695-9595
--------------------	--	----------

Construction Manager

Beacon Construction Company	3 Center Plaza Boston, MA 02108	742-8800
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Marketing Agent (if applicable)

Community Builders	95 Berkeley St. Suite 500 Boston, MA 02116	695-9595
--------------------	--	----------

For each of the members of the development team, including each general partner, please attach a resume.

FORM 2-continued

2. DEVELOPER'S STATEMENT OF QUALIFICATIONS
AND FINANCIAL RESPONSIBILITY

1. Name and address of developer:
Asian Community Development Corporation 360B Tremont St. Boston, MA 02116
2. Is the developer or any other member of the joint venture a subsidiary of or affiliated with any other corporation or corporations or any other firm or firms?
Yes: _____ No: x
If yes, explain

3. a. The financial condition of the developer, as of 7/30/92, is as reflected in the attached financial statement.

NOTE: Attach to this statement a financial statement FOR EACH GENERAL PARTNER showing the assets and the liabilities, including contingent liabilities, fully itemized in accordance with accepted accounting standards and based on a proper audit. If the date of the financial statement precedes the date of submission by more than six months, also attach an interim balance sheet not more than 60 days old. These statements will be held in strict confidence.

- b. Name and address of auditor or public accountant who performed audit on which said financial statement is based.

Lee, Yee & Co., 99 Summer Street Suite 450, Boston, MA 02110

(fka Richard Lee, P.C.)

4. If funds for the development of the project are proposed to be from sources other than the developer's own funds, please state the developer's plan for financing the acquisition and development of the project:

MHFA Construction & Permanent Mortgage Financing - \$6,376,200
Low Income Tax Credits - \$914,984; BRA Acquisition Loan - \$1,500,000
Section 8 Project Based Assistance - 25 Units; CDAG - \$500,000;
NHT - \$150,000

5. Sources and amount of cash available to developer to meet up-front costs of the proposed undertaking:

- a. In banks:

<u>Name, address & zip code of bank</u>	<u>Amount</u>
---	---------------

\$

- b. By loans from affiliated or associated corporations of firms:

<u>Name, address & zip code of source</u>	<u>Amount</u>
	\$

not available

- c. By sale of readily salable asset

<u>Description</u>	<u>Market Value</u>	<u>Mortgage or Liens</u>
	\$	\$

not available

6. Name and addresses of bank references:

not available

7. Has the developer or (if any) the corporation, or any subsidiary or affiliated corporation, or any of the developer's officers or principal members, shareholders or investors, or other interested parties been adjudged bankrupt, either voluntary or involuntary, within the past ten years?

Yes: _____

No: x

If yes, give the date, place and under what name.

8. a. Undertakings, comparable to the proposed development work, which have been completed by the developer, including identification and brief description of each project and date of completion:

This is ACDC's first development project. Our Board of Directors, staff and development consultants are experienced in similar undertakings. Please see attachments.

- b. If the developer or any of the principals of the developer has ever been an employee in a supervisory capacity for a construction contractor or builder or undertaking comparable to the proposed development work, name of such employee, name and address of employer, title of position, and brief description of work:

9. If the developer or a parent corporation, a subsidiary, an affiliate, or a principal of the developer is to participate in the development of the land as a construction contractor or builder:

n/a

a. Name and address of such contractor or builder:

- b. Has such contractor or builder within the last ten years ever failed to qualify as a responsible bidder, refused to enter into a contract after an award has been made, or failed to complete a construction or development contract?

Yes: _____

No: _____

If yes, explain:

- c. Total amount of construction or development work performed by such contractor or builder during the last three years:

\$ _____

General description of such work

- d. Construction contracts or developments now being performed by such contractor or builder:

Identification of
Contract or Development
and Location

Amount
\$

Date to be
Completed

- e. Outstanding construction contract bids of such contractor or builder:

Awarding Agency

Amount
\$

Date Opened

10. Brief statement respecting equipment, experience, financial capability, and other resources available to such contractor or builder for the performance of the work involved in the development of the land, specifying particularly the qualifications of the personnel, the nature of the equipment, and the general experience of the contractor:

n/a

11. Statement and other evidence of the developer's qualifications and financial responsibility (other than the financial statement referred to in Item 3) are attached hereto and hereby made a part hereof as follows:

See Form Section 2: Development Team Information

12. If the developer, any employee of the developer or any party holding a financial interest in the development is now a City of Boston or BRA employee or has been at any time in the year preceding this date, please list the person(s)'s name, position held, or financial interest in the development entity, City of Boston and/or BRA position, and if not currently employed by the City/BRA, the last date of City/BRA employment.

n/a

13. List the address(es) of all other properties that the owner(s) or principals of the proposed project own(s) in the City of Boston:

n/a

Asian Community Development Corporation

List of Directors

Alma Armstrong -- Chief, National Preparedness Branch, Federal Emergency Management Agency. Senior Instructor, Cambridge College. Former Planner and Development Representative, Community Development Block Grant Program, U.S. HUD. Co-Founder, Trenton Design Center. Professor, M.I.T. Urban Studies Program; Boston College; Boston Architectural Center; U. Mass/Boston and Cambridge College. Member of American Planning Association. Chinatown/South Cove neighborhood resident.

Caroline Chang -- Regional Manager, Office for Civil Rights, U.S. Department of Health and Human Services. Co-founder, South Cove Community Health Center, Chinese American Civic Association and Chinese Golden Age Center. Board member: Massachusetts Asian American Forum; United Way of Massachusetts Bay; Old Colony Trust; Burgess Urban Fund; Harry H. Dow Memorial Legal Assistance Fund. Selected one of 50 national "Unsung Heroes" in 1987 by NEWSWEEK magazine. J.D., Suffolk Law School. Born and raised in Chinatown.

Jill Cheng -- President, Cheng and Tsui, Co., book publishers. President, Harrington Corner Properties, commercial real estate development and management company. Past Board member, South Cove Community Health Center and Action for Boston Community Development (ABCD). Vice-Chair, United Way Massachusetts Bay. Trustee, Framingham State College. Corporate member, Boston Partners in Education. B.A., Radcliffe College; Master's of Theological Studies, Harvard Divinity School.

Neil Chin -- Former Head, Massachusetts Group Insurance Commission. Long time resident of Chinatown. Former Member and Officer, Chinatown-South Cove Neighborhood Council. Member, Chinese Consolidated Benevolent Association, Tufts Scholarship Committee. Former Board member, Quincy School Community Council, South Cove YMCA, and Boston Chinese Community Urban Renewal Committee. Former President, Chinese American Civic Association. Founding member, South Cove Community Health Center. Member, Executive Committee of Retired State County Municipal Employee Association. Former Commander, American Legion Post, No. 328.

Terry Chin -- Optometrist, Chinatown. Former Optometrist, South Cove Community Health Center. Professor, New England College of Optometry. Past Board member, Chinese American Civic Association and Newton Cantonese School. B.A., Boston University.

Joseph Chow -- Vice President, Credit and Risk Policy, State Street Bank. Former Vice President, Corporate Banking, Bank of Boston. Former Board member, South Cove Community Health Center. Masters in City Planning (Urban Development), M.I.T. Masters of Science (Finance), Sloan School of Management, M.I.T.

List of Directors
(continued)

Kenneth Jong -- Fiscal Director, Chronic Care Division of Department of Health and Hospitals, City of Boston. Past Moderator, Quincy School Community Council. Past Board member, Chinese American Civic Association and Quincy School Community Council. B.A., Boston University.

Jacquie Kay -- President, WPI, Inc., international trade and development firm. Board member: Massachusetts International Trade Council; Thrift Fund Economic Development; WGBH Business Task Force, Business Partners; Cambridge Center for Adult Education; Harvard Design and Mapping, Peabody Museum, Education Committee. Former Board member of the Chinese Economic Development Council and South Cove Community Health Center. Ed.D., Harvard University; Certificate (MBA Equivalent), Executive Development Program, Graduate School of Business Administration, University of Washington.

Howard H. Lee, Esq. -- Practicing Attorney. Former Administrative Law Judge, Dept. of Industrial Accidents, Commonwealth of Massachusetts and Former Commissioner of the Massachusetts Civil Service Commission. Former Director, International Marketing (Asian Division), Honeywell Corporation. Member, Asian American Lawyers Association. Past President, Organization of Chinese Americans, New England Chapter. J.D., New England School of Law; Ph.D., Economics, New York University.

Paul W. Lee, Esq. -- Partner, Goodwin, Procter & Hoar. Founder and past President, Asian American Lawyers Association of Massachusetts. Secretary and member, Board of Governors, National Asian Pacific American Bar Association. Legal advisor, Quincy School Community Council. Past Board member, South Cove Community Health Center. J.D., Cornell University Law School. Born and raised in Chinatown.

Regina Lee, Esq. -- Director, Massachusetts Office for Refugees and Immigrants. Former Executive Director, ACDC. Former Managing Attorney, Greater Boston Legal Services. Founding Member, Chinatown Housing and Land Development Task Force. Member, Chinese Consolidated Benevolent Association Seven Person Negotiating Committee. J.D., New York University Law School.

Andrew Leong, Esq. -- Clinical Director, Chinatown Clinical Program, Boston College Law School. Professor, UMASS/Boston Legal Studies Department. Former staff attorney, Asian Outreach Program, Greater Boston Legal Services. President, Asian American Lawyers Association. President, Harry Dow Legal Assistance Fund. Former President, Quincy School Community Council. Founding member, The Institute for Affirmative Action. Former State Advisory Board member, Massachusetts Commission Against Discrimination. State Advisory Board member, Attorney General Scott Harshbarger's Civil Rights Task Force. Chairman, Pro Bono Section Council, National Asian Pacific American Bar Association. J.D., Boston College Law School.

List of Directors
(continued)

Robert Leung -- Court Officer, Suffolk Superior Court. Former Boston School Police Officer. Member, Boston Chinese Freemasons. Born and raised in Chinatown.

Mary Soo Hoo -- Co-owner, Chinatown Cafe. Long time Chinatown resident and community advocate. Council member and Chair, Community Safety Committee, Chinatown-South Cove Neighborhood Council. Corporate member, South Cove Community Health Center. Past Board member, Chinese American Civic Association.

Carol Thomas -- President, Thomas Planning Associates. Adjunct Professor, Community Planning, University of Rhode Island. Former President, Private Practice Division, American Planning Association. Past President, American Institute of Certified Planners. Vice Chairman, Division Council of American Planning Association.

Tony Wing -- Long time Chinatown resident for over fifty years. Retired restaurant worker.

Jeffrey Wong -- Owner, Shanghai Printing Company. Long time resident in Chinatown. Board member, South Cove YMCA. Member, Business Committee of Chinese Consolidated Benevolent Association. Past member, Chinatown Grievance Task Force.

Stanley Wong -- Information Systems Specialist, Harvard Graduate School of Design. Co-Founder and Former Vice President, Cal Systems, a software company. Born and raised in Chinatown and continues to reside in the community. M.B.A., Suffolk University; B.S., Boston University.

Anna Yee -- Court Interpreter, Trial Courts of MA. Chair, Chinese Bilingual Advisory Council. Asian Representative, City-Wide Parent Council. Board Member, Children's Museum of Boston and Consumer Advisory Panel of New England Telephone Company. Past Chinese Editor and Managing Editor, Sampan Newspaper. Past Coordinator, UMass Hand to Hand Program. Deaconess, Coordinator of Building Renovation Project, Boston Chinese Evangelical Church.

Jeffrey Young -- Financial analyst/controller for Keen Development Corporation, real estate development company. Treasurer, Quincy School Community Council. Board member, Chinatown Housing and Land Development Task Force. Former technical advisor, Chinatown-South Cove Neighborhood Council. Master's of City Planning, Department of Urban Studies and Planning, M.I.T.; M.B.A., Northeastern University.

List of Staff

ACDC Staff

Carol Lee -- Executive Director. Former Director of Education and Outreach, Boston Human Rights Commission. Former Executive Director of Chinatown Housing and Land Development Task Force. Former housing paralegal, Asian Outreach Program, Greater Boston Legal Services. Board member of Boston Women's Commission. Former Co-Chair, Chinatown/South Cove Neighborhood Council. Founding Committee member, Chinatown Development Plan. Boston Fair Housing Commission's Community Service Award recipient. Minority Developer Real Estate Program, M.I.T.

Bonnie Wolf-- Assistant Director. Former Economic Development Consultant, Policy and Management Associates. Former Analyst, Urban Institute. Former Research Consultant, Citizens' Housing and Planning Association. Former Manager, Respond, Inc., battered women shelter. Master's of City Planning, Department of Urban Studies and Planning, M.I.T. Recipient of national awards: Urban Land Institute and the American Planning Association.

ALMA C. ARMSTRONG

Office Address: Federal Emergency Management Agency
National Preparedness Programs Branch
448 John W. McCormack Post Office and Court House
Boston, Massachusetts 02109-4595

Telephone: (617) 223-9548 office (617) 357-5249 home

Education: Ph.D. Program in City Planning, M.I.T. 1975-1978
(all coursework completed)
Master in City Planning, M.I.T.
C.A.G.S. and M.ED., Adult Education, Univ./Mass/Amherst
B.A. Urban Planning and Policy Development, Rutgers University
Certificates: Real Estate and Financial Management

Professional Experience:

January 1984 - Chief, National Preparedness Programs Branch, FEMA.
Responsible for Continuity of Government regional program development and mobilization planning and coordination among numerous regional departments and agencies, and for the preparation of non-military emergency action guidance, plans and documents relating to National Security preparedness planning, including maintenance and development of training requirements to improve the individual and group capability of the National Defense Executive Reserves to perform their assigned emergency responsibilities. Region I NDER Coordinator, Manages the Region I, New England States (Maine, Massachusetts, Connecticut, New Hampshire, Rhode Island and Vermont) NDER program including recruiting, training and planning for NDER activation when necessary.

September 1980 - Community Planner and Development Representative. United
January 1984 States Department of Housing and Urban Development. Responsible for Urban Development Action Grants, Small Cities Project Grants and Entitlement Grants to one Rhode Island and Four Massachusetts cities. Community Planner. Program management of Comprehensive Planning Programs in Massachusetts, Vermont and Rhode Island; technical assistance to states and regional planning agencies; monitoring and evaluation of areawide and state planning programs; Federal advisor to HUD Work Study Programs in New England; technical oversight of Areawide Housing Opportunity Programs; Regional Housing Mobility Program and State Technical Assistance Programs.

October 1978 - Director of Planning, Training and Development. James Jackson
September 1980 Putnam Children's Center (a community mental health center). Planned and recommended development projects for Board of Trustees; wrote proposals and received funding from state, city, private corporations and foundations; directed public relations activities; Project Director, Title XX Training Programs; Instructor Title XX Training Course; Supervisor of contractors, operations and outreach staff.

September 1976 - Assistant Director, Community Fellows Program, M.I.T. and Co-
December 1978 Instructor, Seminar on "Issues and Strategies in Community

Development." General administrative direction of the program for the Director including financial management and budgeting; academic advisor to Research Fellows. Teaching Assistant, Seminar on "Community Development in Urban Neighborhoods", Research Assistant, "Problem Families in Public Housing in the United States and Europe", Assistant Director, HUD Intern Program. Supervised Interns in developing professional placements in city planning, evaluated Interns in conjunctions with field supervisors; liaison person for program and field placements.

- June 1975 - Director, Program Evaluation and Placement. Centers for
June 1976 Environmental Education, Education Development Center, Newton, MA. Co-developed a pilot demonstration project for environmental design careers in planning and design; developed preliminary evaluation and placement design; developed funding proposals for city, state and federal agencies.
- September 1975 - Assistant Professor. Boston State College, Graduate Program
December 1975 in Career Education. Taught course entitled: "Decision-Making, Self-Concept and Careers."
- Summer 1974 Co-Director, Summer Workshop on Assessment of Prior Experience for Housewives and Secretaries under a grant from the Carnegie Foundation for Women Studies at the University of Massachusetts.
- September 1972 - Assistant Professor, College of Public and Community Service,
July 1975 University of Massachusetts. CPCS is a competency-based, B.A. Degree Program in Human Services. Director of Admissions. Planned, designed and implemented admissions criteria and policy; recruited students, and trained faculty and staff on admissions and recruitment procedures; Assessment Instructor, Evaluator and Certificate Director. Principal Planner, Member of Team that planned the College of Public and Community Service.
- September 1970 - 1972 Administrative Assistant in Public Affairs and Urban Planning. Woodrow Wilson School of Public and International Affairs, Princeton University, New Jersey.
- January - Assistant to Executive Assistant to the Mayor of New York City;
August 1970 Member of Consultant Team to plan an Environmental Institute for the City of New York.
- March 1967 - Assistant to Commissioner, New Jersey Department of Community
January 1970 Affairs. Commissioner's representative to a federal agency; worked with local community groups; wrote proposals; liaison person for Commissioner.
- December 1962 - Senior Staff Assistant in Public Affairs and Social Development,
March 1967 the Ford Foundation, New York City. Staff Assistant to Program Officer for Legal Program and for Director, Social Development Program.

Other Professional Experience and Consultancies:

- 1970-1973 Co-Founder, Trenton Design Center, New Jersey. Coordinated Center projects which provided technical assistance in design and planning services to nonprofit and city agencies.
- September 1970 - Consultant/Trainer, Fairhurst-Hubbard, Norwell, MA. Organization and Staff Development Training; Consultant/Evaluator, Boston University Regional Institute on Employment Policy. Evaluation of HUD Youth Community Conservation and Incentive Program, South Bronx, New York; Consultant/trainer, University of Massachusetts. Trained handicapped adults, college students and other interested persons in Public Speaking; Consultant, School Committee of Boston, Professional Evaluation Panel for the Emergency School Assistance Act; Consultant, Center for Community Leadership, University of Wisconsin Extension, Milwaukee. Also Directed workshops and group training in management and decision-making for the Department of Local Affairs, Wisconsin; human relations and decision-making skills for the Department of Education Project to train Bus Monitors in the Boston Public School System; techniques of skill assessment, goal-setting, and life-planning for educators and students in New York and New Jersey around accrediting prior experience in traditional and competency-based educational programs on the undergraduate level.
- September 1974 - Faculty, Boston Architectural Center, Team taught "Seminar on Advocacy Planning."
- December 1974
- September 1970 - 1972 Assistant to Consultant, National Policy Task Force, A.I.A., Princeton, New Jersey.

Writings, Publications, and Film Presentations:

August 1983, "Survey of Minority Women Planners". June 1981, "The Boylston Building: A Case Study of Public/Private Partnership for the Economic Development of Chinatown". 1976, A Case Study of Circle Venture Capital Fund". 1976, Co-author, "Three Community Development Corporations". Co-author, Video Tape Documentary on the Trenton Design Center.

Boards and Professional Associations:

Former, President of the Board of Directors, Women, Inc.
Member, Alliance for the Mentally Ill
Former Governor's Appointee, Roxbury Community College
Advisory Board
Associate Member, American Planning Association
Member, New England Chapter, American Planning Association
and former Chair, Awards Committee

CAROLINE J. CHANG
P. O. Box 8064
Boston, MA 02114
617-565-1340 (bus)
617-298-0811 (res)

EDUCATION:

Boston University - B. A. 1962 (Major in Mathematics)
Suffolk University Law School - J. D. 1977

Admitted to Massachusetts Bar - 1977

EXPERIENCE:

United States Department of Health and Human Services, Office for
Civil Rights, Region I, Boston, Massachusetts

REGIONAL DIRECTOR - 1982 to present
DIRECTOR, PROGRAM REVIEW AND MANAGEMENT SUPPORT DIVISION -
1979 TO 1982
EQUAL OPPORTUNITY SPECIALIST/ SUPERVISORY EQUAL OPPORTUNITY
SPECIALIST - 1974 TO 1979

Mayor's Office of Public Service, Boston, Massachusetts

MANAGER, CHINATOWN LITTLE CITY HALL - 1970 TO 1974

Avco Corporation - Systems Division, Wilmington, Massachusetts
ASSOCIATE SCIENTIST - 1962 TO 1970

CURRENT COMMUNITY ACTIVITIES:

- Trustee, Harry H. Dow Memorial Legal Assistance Fund, 1985 to present
- Member, Old Colony Charitable Foundation, 1976 to present
- President, Massachusetts Asian American Forum, 1985 to present
- Treasurer and Board Member, Boston University College of Liberal Arts Alumni Association, 1984 to present
- Allocation Volunteer, United Way of Massachusetts Bay, 1983 to present
- Board of Directors, National Institute for Women of Color,
- General Chairman, 1987 United Asian American Dinner
- Member, Advisory Committee to Schlesinger Library on History of Women, Radcliffe College, 1987-1991

Caroline J. Chang, page 2

PAST COMMUNITY ACTIVITIES:

- United States Commission on Civil Rights, Massachusetts State Advisory Committee, 1973-1982
- United Community Planning Corporation Board of Directors, 1972-1980
- South Cove Community Health Center, 1969-1980, Co-founder 1969, President 1973-1975
- Women's Commission in Exile, 1979-1980
- Governor's Commission on the Status of Women, 1972-1974 and 1977-1979
- Mayor's Commission to Improve the Status of Women, 1975-1978

PROFESSIONAL ORGANIZATIONS:

- Asian American Lawyers Association of Massachusetts
- Massachusetts Bar Association
- American Society for Public Administration
- Massachusetts Public Health Association

AWARDS AND OTHER DISTINCTIONS:

- Elected to Collegium of Distinguished Alumni, College of Liberal Arts, Boston University
- Recipient of Director's Award, Office for Civil Rights, U. S. Department of Health and Human Services
- Who's Who in the East
- Who's Who of American Women
- Highlighted in REDBOOK Magazine as a Massachusetts "Woman on the Move"

NAME: Neil Y.H. Chin
ADDRESS: 229 Harrison Avenue
CITY/STATE: Boston, Mass. 02111
OCCUPATION: Retired

Resident of Boston Chinatown for over 50 years.

- * Member - Board of Directors, Chinatown/South Cove Neighborhood Council.
- * Member - Executive Board, Retired State, County, Municipal Employees Association.
- * Member - Chinese Consolidated Benevolent Association's Tufts Scholarship Committee.
- * Retired Agency Head, Massachusetts Group Insurance Commission.
- * Past Member - Chinese Consolidated Benevolent Association (CCBA) Negotiating Committee with Tufts-New England Medical Center.
- * Founder Member - South Cove Community Health Center.
- * Past Member - Board of Directors, Quincy School Community Council.
- * Founder Member - Quincy School Community Council.
- * Past President - Chinese-American Civic Association Inc.
- * Founder Member - Chinese-American Civic Association Inc.
- * Past Member - Board of Directors, South Cove Y.M.C.A.
- * Past Chairman - South Cove Y.M.C.A. Program Committee.
- * Past Member and Secretary - Boston Chinese Community Urban Renewal Committee. (Planning Tai Tung Village).
- * Past Commander - Boston Chinatown Post #328, American Legion.

JOSEPH W. CHOW
18 Medfield Street
Boston, MA 02215
(617) 536-1491

Professional Experience

THE FIRST NATIONAL BANK OF BOSTON

Boston, MA

Present

Vice President - Corporate Banking/High Technology Division

Develop and manage \$80MM portfolio of high technology credits ranging from start-ups to syndicated loans to companies with up to \$300MM in annual sales. Recent focus has been on leverage buy-out and acquisition deals in the computer service and information industries incorporating yield-enhancement features such as warrants, and risk-adjusted cash flow compensation. Develop deal flow through the cultivation of contacts in the venture capital and investment banking communities.

1984-1986

Assistant Vice President - Corporate Banking/High Technology Division

Developed and managed loan portfolio of start-up, venture capital funded, high technology companies. Performed intensive credit and industry analyses. Marketed credit and non-credit products and services including working capital financing, long-term fixed asset loans, tax leases, investment services and cash management products. Structured equity and quasi-equity investments such as debt/warrant packages.

1981-1983

Loan Officer - International Banking/Asia Pacific Division

Evaluated and monitored commercial loans including trade financing, manufacturing, real estate construction, shipping and other commercial credits of branches in the Far East. Analyzed country risks for establishing country exposure limits. Marketed trade and foreign currency financings to U.S. based companies and foreign subsidiaries. Travelled to the Far East on various assignments, including managing flotation of \$50 million sinking fund debenture for major shipping concern in Hong Kong.

CHINESE ECONOMIC DEVELOPMENT COUNCIL, INC.

Boston, MA

1975-1977

Assistant Director of Business Development

Instrumental in building this development/investment corporation from inception. Secured operating and investment funds from governmental agencies and financial institutions. Structured and negotiated debt and equity investments in start-up companies in electronics and food manufacturing industries. Acquired real estate parcels, formulated development plans and arranged financing for development projects, including 48-unit residential and \$10 million retail/office developments.

Education

MASSACHUSETTS INSTITUTE OF TECHNOLOGY

Cambridge, MA

Alfred P. Sloan School of Management

Master's degree in Management, 1981. Concentrations in Finance and International Business.

Department of Urban Studies and Planning

Master's degree in City Planning, 1981. Concentrations in Urban Development, Real Estate and Project Management.

BRANDEIS UNIVERSITY

Waltham, MA

Bachelor's degree in Economics, 1975.

Personal Background

U.S. citizen. Excellent health. Enjoy reading and squash. References available upon request.

KENNETH JONG
20 LILLIAN ROAD
LEXINGTON, MASSACHUSETTS 02173
(617) 861-8818

Job Objective

Executive administrative responsibilities in governmental policy and procedures processes in streamlining governmental activities through elimination of unnecessary and duplicative services that would result in additional revenues being returned to basic program needs.

EXPERIENCE

Oct. 84-Present Fiscal Director, Chronic Division
Department of Health and Hospitals
City of Boston

Coordinate and supervise the daily operations of Fiscal Services for the Chronic Division of Health and Hospitals which comprises of two Chronic Disease Hospitals (Long Island and Mattapan Chronic Hospitals) for appropriate and timely expenditures of a combined budget of approximately 22 million dollars for fiscal year 1988 and for generation and collection of an estimated 23 million dollars from third party reimbursements for medical services rendered to patients. Establishes procedures regarding fiscal policies consistent with City of Boston laws and Ordinances. Responsible for financial audits performed by third party vendors. Projects financial budgets and analysis for the operations of the two Chronic Disease Hospitals. Liaison with other Chronic Hospitals as well as Acute Care Hospitals for referrals of patients. Responsible for admission and discharge of patients to the 358 bed Chronic Division.

Jan. 79-Oct. 84 Business Manager
Department of Health and Hospitals
City of Boston

Responsible for the daily operations of the Patients Accounts Department for Mattapan Hospital and Long Island Hospital for generation and collection of third party reimbursements for services rendered to patients. Established procedures relating to the admissions and credit and collection policy of both hospitals. Initiated changes in revenue collections procedures for increased revenues. Coordinated the installation of a computerized financial reporting and billing system. Established the Medicaid Applications procedures for the Department of Health and Hospitals for obtaining Medicaid coverage for non-covered indigent residents of Boston.

Jan.76-Jan.79

Assistant to the Commissioner
Trustees of Health and Hospitals
City of Boston

Responsible for determining and executing administrative policies through subordinate managers and coordinating the activities of the Credit and Collections Department. Represented the Department of Health and Hospitals at credit negotiations with outside agencies that resulted in an additional \$15 million in revenues. Developed and organized systems for collections of accounts. Prepared financial reports and analyses. Trained and supervised personnel engaged in tasks incident to credit and collection activities.

Sept.74-Jan.76

Director, Public Service Employment
City of Boston, C.E.T.A.
New City Hall. Boston, Ma.

Liaison with the Department of Labor and the Public Service Employment component of C.E.T.A. Responsible for the enforcement of programmatic rules and regulations of the Act set forth by the Department of Labor. Responsible for the operations of Public service employment programs.

Dec.71-Aug.74

Assistant Director, Emergency Employment Act
New City Hall, Boston, Ma.

Liaison with the Department of Labor and the Emergency Employment Act (E.E.A.) administration office. Maintained on-going relationship with the E.E.A. office and City of Boston Departments. Supervised program operations. Coordinated program audits. Coordinated the Public Employment program under C.E.T.A.

EDUCATION

1980 MPH course, Suffolk University
1979 Supervisory Skills, Comm. of Mass. Criminal Justice Training Center
1972 Graduate Physics courses, Boston University
1971 B.A. - Physics, Boston University

AFFILIATIONS

Past member, Board of Directors, Chinese American Civic Association
Past member, Chairman, Quincy School Community Council
Member, Chinese American Civic Association
Member, Quincy School Community Council
Member, Mass. Patient Accounts Managers Assoc.
Member, Asian Community Development Corporation

PERSONAL

Date of Birth: 23, June, 1949
Health: Excellent
Married, two children

VITA

JACQUIE L. KAY

P.O. Box 2077
Cambridge, MA 02238
(617)864-2042

Job Objective: To utilize expertise and experience in academic setting - either administration or teaching. Areas include: international education, economic development, employment and training, and planning and management tools

President, WPI, Inc., Cambridge, MA. Founder and Chief Executive - small international trade and development firm (1973-present)

Responsible for all aspects of business - research and development, marketing and operations. Contractor to Agency for International Development (AID) in teacher and management training, evaluation, project planning, design and implementation; to foundation to develop alternative financing for public school system; to city manpower training agency to establish monitoring and evaluation system; to two states (Washington and Massachusetts) to develop executive search program, to administer regional workshops in affirmative action; and to numerous non-profit and corporate groups in management training and evaluation. Also, generated new markets and represented U.S. businesses in Asia; developed concept and program for China Trade Center in downtown Boston; imported handicrafts from Latin America and Asia; and assisted development of small enterprises overseas.

Academic experience:

Harvard University, Cambridge, MA

Graduate School of Education: (1977-80)

Joint Lecturer, "Education and Development." Covered 4 areas: 1) political-economic theory (socialism and communism 2) non-formal education 3) manpower planning and 4) economic development theories in general

Teaching Fellow, assisted in "Theories of Education and Development" and "Adult Education." Topics: political-economic theory and planning and methodologies of adult education

Center for International Affairs: (1976-80)

Research Fellow and Post-doctoral Fellow, responsible for workshops and seminars in "Politics of the World Economy," "Latin America: The Road Ahead," and coordinated an energy symposium which produced a publication: The Dependency Dilemma: Gasoline and U.S. Security, 1980, ed. D. Yergin.

Lesley College, Cambridge, MA (1983)

Lecturer in Education, Graduate Program in International Studies. Taught "Educational Planning and Systems Analysis in International Education." Covered tools and techniques; case studies; simulation; and application of planning and systems analysis to educational systems/programs. Counseled students and was thesis advisor for several masters' level students.

Ford Foundation, New York, New York (1969-70)

Research Associate, Asia and Pacific, International Division

analyzed and researched Asian Studies programs in U.S. colleges and universities. Publication: Understanding China, by J.M.H.Lindbeck, Praeger Publications, 1971.

State Board for Community College Education, Seattle, WA (1970-73)

Management/Employment Specialist, Research and Planning Project

Trained minority affairs administrators in management techniques; analyzed employment trends vis-a-vis curriculum and training programs; coordinated vocational and cooperative education for research and planning team; created evaluated systems and long range planning tools in student services, curriculum administration, and faculty/staff development.

Urban League (Chase Manhattan Street Academy program), Harlem, New York
(1967-70)

Administrator/Teacher. Developed curriculum and administered program, counseled students, taught English and History, established liaison with corporations and conducted fundraising efforts.

Chulalongkorn University and Thammasart University, Bangkok, Thailand. (1965-66)

Lecturer, English Language and Composition. Counseled students.

Other related experience:

Acting Executive Director, Employment Opportunities Center (EOC), Seattle, WA
(1973-74)

developed new direction for employment agency to transform into manpower and economic development agency, e.g., goals, policies and programs; managed staff and budget; worked with board in establishing priorities.

Special Assistant, Intergovernmental Relations, Puget Sound Council of Governments, Seattle, WA (1972-73)

analyzed land use policy in four counties; assisted Executive Director in liaison with university and minority community; worked with elected officials in developing public sector policies.

Analyst, Management Study, Boston Public Schools (1974-75)

Assisted Superintendent of Schools in the implementation of a Peat, Marwick, Mitchell management study of schools - financial and central administration analysis for greater efficiency.

Educational Background:

- 1978 Ed.D., (Doctorate of Education), Harvard University
Graduate School of Education
- 1971 Certificate (MBA equivalent), Executive Development
Prog., Grad. Sch. of Bus. Admin. Univ. of Washington
- 1969 M.A., Asian History, New York University
- 1966 B.A. Chinese Area Studies, University of Washington

Board Directorships and Memberships, 1986

- Thrift Fund for Economic Development (for Thrift Institutions and Governor)
- International Trade Council, Commonwealth of Massachusetts
- Oxfam-America - Vice-President
- Society for International Development
- South Cove Community Health Center
- Employment and Training Task Force, Chinatown-New England Medical Center, Boston
- Washington State Manpower Planning Commission (1972-74)
- Governor's Commission for Asian Americans, (1974)
- Seattle 2000 Executive Board (1974)

Consultancies

- Abt Associates, Cambridge, MA
- Lincoln-Filene Center, Tufts University, Medford, MA
- Educational Development Center, Newton, MA
- Northwest Regional Educational Laboratories, Portland, OR
- Boeing Corporation, Seattle, WA
- National Training Institute for Community Economic
Economic Development, Palo Alto, CA
- General Telephone Company, Everett, WA
- Biopshere and Hydrospace Associates, Inc. New York, NY
- Boston Public Schools, Boston, MA

Publications and Papers

"Basic Education Development Project - Evaluation" Yemen
Arac Republic, Second External Evaluation Team - Dr. D.
Adams, Dr. A. Attieh, Dr. E.T. Chapman, and Dr. J. Kay
October, 1983.

Managing Human Resources in China: Training in Work-
Education-Politics Combinations, University Microfilms,
1979.

"The Management of Human Resources in China," Association
of Asian Studies (ASPAC), Vancouver, British Columbia, 1973.

"Human Service Delivery in China," Albert Einstein School
of Medicine, New York, 1973.

"The Sino-Soviet Conflict," Bell Laboratories, Whippany, New
Jersey, 1973.

"Goal Relevancy Programming," Adult Basic Education
Conference, Issaquah, Washington, 1971.

"Evaluation Systems for Minority Affairs Programs," State
Board for Community College Education, Olympia, WA, 1972.

References upon request

HOWARD H. LEE

66 Doublet Hill Road
Weston, MA 02193

617-727-2293 (Office)
617-891-4059 (Home)

OBJECTIVE: Administrative Judge (worker's compensation).

EDUCATION: New England School of Law, J.D., 1978; Attorney at Law admitted to the Bar, Massachusetts, 1978; and the Supreme Court of the United States, 1982.

Polytechnic Institute of Brooklyn, 105 credits completed toward B.S. in Electrical Engineering, 1963.

New York University, Ph.D., Economics, Political Science, 1957.

University of Maryland, M.A., Economics, Political Science.

St. John's University, China, B.A., Economics.

EXPERIENCE:

1978 to Date Attorney at Law, Practice includes workers' compensation, employment, corporations, estate planning, wills and trusts, and domestic relations.

3/1987 to Date Commissioner, Civil Service Commission , Commonwealth of Massachusetts.

Hold hearings and render decisions with other Commissioners relative to civil service appeals concerning job classifications with participation by labor unions, markings of examinations, appointments by-passes, job related disciplines, and medical disqualifications.

1963 to 3/1987 HONEYWELL INFORMATION SYSTEMS

1985 -3/1987 Director, International Marketing

Provide assessments and directions of the China, U.S. and worldwide market for computers and related products.
Furnish consultation and support relating to China market.

1983 -1985 Director, Business Services , Asia Operations.

Provided broad support to Asia Operations personnel and the senior management within the affiliate operations in Asia with emphasis on the China market. Directed and supervised various contract negotiation and implementation activities including: contract negotiations, issuance of

purchase orders, assuring compliance with export license requirements, issuing shipping instructions, securing issuance of letters of credit, and issuing instructions regarding billing and collections and customer relations.

1980 - 1983

Director, Strategic Pricing and Analysis

Provided strategic direction of pricing; assessed and recommended responses to competitive pricing and strategic moves, long range analysis of computer technology and market directions, long range plans and product life cycle analysis, and specific recommendations on short term and long term product and market strategies.

1977 - 1980

Director, Pricing and Planning, Mini/Small/Medium Systems

Managed pricing group; established prices, pricing policies, practices, and strategies; provided competitive analysis and business evaluations for broad range of computer products.

1973 - 1977

Manager, Pricing, New Product Lines

1969 - 1973

Senior Staff Planner , Product Planning and Financial Analysis.

1965 - 1969

Product Planner ,Product Planning & Financial Analysis.

1963 - 1965

Computer System Analyst , Software Development.

1962 - 1963

Assistant Professor , History and Government, Seton Hall University, New Jersey.

OTHER ACTIVITIES:

1987-Date

Director, Asian Community Development Corporation.

1984-1986

Co-Chairperson, Advisory Council to the Governor on Guangdong.

1985-1987

Member, Manufacturers Committee, Governor's Business Council.

1985-1987

Trustee, Harry H. Dow Memorial Legal Assistance Fund.

1984-Date

Member, Asian American Lawyers Association.

1978-Date

Member, Massachusetts Bar Association.

PERSONAL:

Married; two children; excellent health.

REFERENCES:

Furnished upon request.

Partner
Goodwin, Procter & Hoar
Exchange Place
Boston, MA 02109

Primary Area Of Practice: General Business Law with emphasis on banking, venture capital, public and private financings, start up companies and securities law

Previous Employment:

Donovan, Leisure, Newton & Ervine
30 Rockefeller Plaza
New York, New York
1976 - 1980

Education:

Law School: Cornell University J.D., Cum laude, 1976

College: Columbia University B.S., 1972
Electrical Engineering and Computer Science

Other: Brookline High School, Brookline, MA
1964 - 1968

Edward Devotion School, Brookline, MA
1961 - 1964

Quincy School, Boston, MA
1955 - 1961

Community Activities:

President (1984 - 1986)
Asian American Lawyers Association of Massachusetts, Inc.

Board Member (1981 - 1987)
South Cove Community Health Center, Boston, MA

Legal Advisor (1986 - present)
Quincy School Community Council, Boston, MA

Personal:

Date of Birth: October 16, 1950
Place of Birth: Boston, MA
Marital Status: married, one child

REGINA F. LEE
63 Walk Hill Street
Jamaica Plain, MA. 02130

WORK EXPERIENCE:

Managing Attorney, Legal Services Center, Jamaica Plain, MA (9/83 - present). Responsible for maintaining the Center's relationship with Greater Boston Legal Services and Harvard Law School, and ensuring the Center's compliance with all funding guidelines as well as federal regulations. Serve as senior attorney and clinical instructor in the Center's Immigration and Chinatown Outreach units. Responsible for supervision of attorneys, paralegals and law students in those units.

Staff Attorney, Greater Boston Legal Services, Boston, MA (9/77 to 6/82). Responsible for providing free civil legal assistance to low-income Asians in Boston, primarily in immigration, family law, housing and government benefits. Concentrated primarily on housing and land use issues in Chinatown. Represented tenants groups such as Tai Tung Village, Mass Pike Towers, Quincy Towers, 100 Chauncy Street, and 239 Harrison Avenue. Served as member of the Seven Person Negotiating Committee which reached a comprehensive agreement with Tufts New England Medical Center regarding land use issues in Chinatown. Took one year sabbatical in 1982 to attend the Community Fellows Program at the Massachusetts Institute of Technology.

Instructor, University of Massachusetts. Designed and conducted courses on "Law and Poverty" (Spring, 1987 Harbor Campus) and "Immigration Law and Procedure" (Fall 1987, Downtown Campus).

Coordinator, Chinatown Health Clinic, New York City (6/73 - 3/75). Initiated and staffed a free community health clinic in New York City's Chinatown. Responsible for grants writing and management, office administration, community advocacy, supervision and coordination of volunteers. Also designed and implemented Project AHEAD (Asian Health Education And Development), a program to encourage low-income and inner city Asian youths to enter health care careers.

EDUCATION

Community Fellows Program (1982 - 1983)
Department of Urban Studies and Planning
Massachusetts Institute of Technology

Spent a sabbatical year at MIT on post-graduate fellowship to study community planning and economic development.

New York University Law School
J.D. (1977)

Recipient of the Reginald Heber Smith Fellowship in Poverty Law upon graduation (1978 and 1979).

New York University
B.A. (1973)

COMMUNITY/PROFESSIONAL EXPERIENCE:

Founder, Asian Community Development Corporation
Executive Committee, Chinatown Housing and Land
Development Task Force (1979 to present)

Advisor, Chinatown-South Cove Neighborhood Council
Chinatown Community Plan - Housing Subcommittee (1987).

Member, Governor's Refugee Advisory Committee
(appointment expires 9/88).

Member, Governor's Advisory Committee on Women (1984-
1985)

Board Member, Quincy School Community Council (1983 -
1985)

Board Member and President, South Cove Neighborhood
Health Center (1980 - 1983)

Board Member and Founder, Chinatown Health Clinic, New
York City (1971 - 1977)

Board Member, Bellevue Hospital Community Advisory
Board (1973 - 1975)

Board Member, Gouverneur Hospital Community Advisory
Board (1975 - 1977).

PROFESSIONAL AFFILIATIONS:

Asian American Lawyers Association
National Lawyers Guild
Citizens Housing and Planning Association
Member of Massachusetts and New York bar

ANDREW L.S. LEONG
50 Empire Street, #2
Allston, MA 02134

EDUCATION

BOSTON COLLEGE LAW SCHOOL, Newton, MA
J.D., May 1985

Activities: Vice-President, Asian American Law
Student Association(AALSA), 1983-84
Chairman, AALSA Admissions Committee, 1983-84
Member, CORE Admissions Committee, 1983-85
New-England Regional Representative, National
AALSA, 1983-84
Founding Member, Academic Support Program

DRAKE UNIVERSITY, Des Moines, IA
B.A., Political Science, May, 1982

Honors: magna cum laude
Departmental Honors
President's List(2 semesters)
Dean's List(8 semesters)

Activities: All-University Table Tennis Champion,
1978. Drake University Tournament Night, Table
Tennis Champion, 1979. Intramural tennis.

EXPERIENCE

STAFF AND SUPERVISING ATTORNEY June 1986-present
Chinatown Outreach Program, Greater Boston Legal
Services.

Clinical Instructor - Harvard Law School
Legal Services Center, Jamaica Plain, MA
Adjunct Instructor - Boston College Law School
Boston College Chinatown Clinical Program

STAFF ATTORNEY September 1985-June 1986
Harry H. Dow Fellowship, Legal Services Center

STUDENT INTERN May 1984-May 1985
Harry H. Dow Student Intern, Chinatown Outreach

LEGAL RESEARCH ASSISTANT Summer 1983
Professor William F. Willier
Boston College Law School

COMMUNITY ACTIVITIES

Member: Quincy School Community Council, 1983-
present. President, 1986-88.

Harry H. Dow Memorial Legal Assistance Fund,
Trustee, 1988-present. Co-Chair, Friends of
the Dow Fund, 1987-present.

Asian Community Development Corporation,
1987-present.

Governor's Advisory Council on Refugee
Resettlement, 1985-present.

International Institute of Boston,
Victim Assistant Advisory Board, 1987-
present.

AFFILIATIONS

Asian American Lawyers Association of Massachusetts
Massachusetts Bar Association
Boston Bar Association

JEFFREY WONG
16 Oxford Street
Boston, MA 02111

Career:

1972-present	Manager, Shanghai Printing Co., Boston
1968-1972	Senior Engineer, Raytheon Co., Waltham
1966-1968	Engineer, Naval Ordnance Laboratory White Oak, Maryland

Community Service:

1987-1988	Assistant Scoutmaster, Troop 6, Brookline
1987-1988	Long Range Planning Committee, Newton Cantonese School, Newton
1968-1988	Board of Directors, South Cove YMCA
1970-1972	August Moon Festival
1970	Chinatown Grievance Task Force
1967-1970	Chinese-Americans for Tomorrow (CAT) Chairperson, 1969-1970
1968-1970	C.A.T.-C.I.C./MIT Joint Tutoring Program Director, 1970

Education:

1968	M.S., M.I.T.
1966	B.S., M.I.T.
1962	Boston Latin School
1956	Quincy School (Chinatown)

Asian Community Development Corporation Board Member

One woman's crusade to bridge the gap for minorities

By Nina McCain
Globe Staff

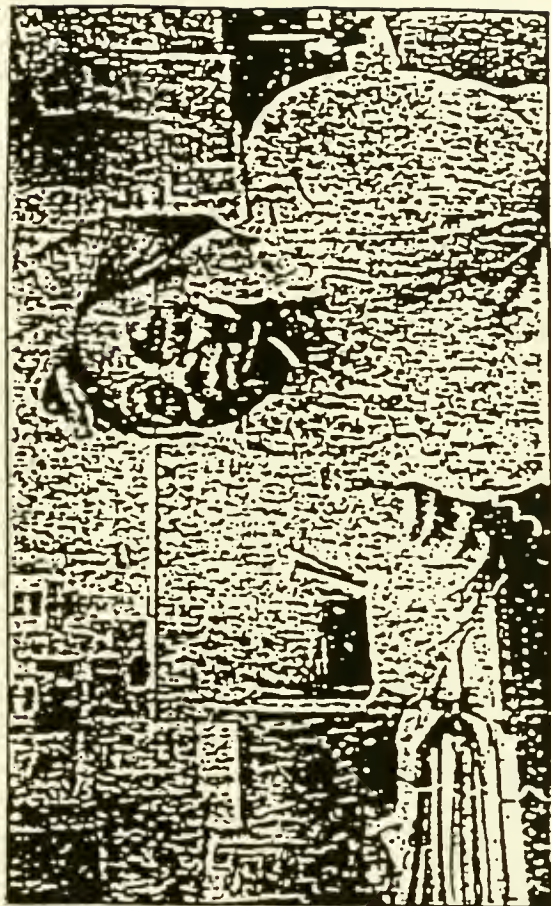
On a recent evening, some 500 Asian-Americans gathered at the Newton Marriott. There were Chinese, Japanese, Koreans, Filipinos, Vietnamese, Laotians, Cambodians and members of most of the other nationalities that are among the fastest-growing immigrant groups in the Boston area. The groups are separated by divisions of language and culture, of oldtimers vs. newcomers, of traditionalists vs. progressives.

But, that night at least, their differences took a back seat to the celebration of the things they have in common and to their respect and affection for the woman who not only organized the dinner, but who has done as much or more than anyone else in Boston to make the theme of Asian-American unity a reality.

When Caroline Chang spoke, she received the largest and warmest response of the evening. In her professional capacity as the director of the Department of Health and Human Service's regional Office for Civil Rights, Chang is a staunch defender of the rights of all minorities.

As a community leader for the last 20 years, Chang has been quietly and skillfully building bridges between factions of the Asian-American community, bridges between the community and city government, bridges between Chinatown and other neighborhoods.

"She is one of the real glue in the Asian community," says Barbara Aronow, director of the Boston Bar Association's Lawyers Committee for Civil Rights. "She has an incredible power to bring groups together, to be able to make people work together."



Globe staff photo/Frank O'Brien
Caroline Chang, director of the regional Office for Civil Rights.

Suzanne Lee, chairwoman of the Chinese Progressive Association, says that while Chang, 46, is viewed as a member of the "older generation," she is also influential with younger activists.

"People from both groups can relate to her," Lee says. "She is highly regarded as the initiator of a lot of projects and ideas and for bringing people together."

Since 1967 when she helped to found the Chinese American Civic Association, Chang has been involved in almost every major endeavor that

CHANG, Page A12

■ CHANG

Continued from Page A8

touched the lives of Asian Americans. She was manager of Chinatown's Little City Hall from 1970 to 1974, cofounder and president of the South Cove Community Health Center in Chinatown, one of the founders of the Asian American Lawyers Association, president of the Asian American Forum and, most recently, chairwoman of the unity dinner.

Chang says the dinner was important both as a statement of the growing size and importance of the Asian-American community, which now numbers about 75,000 in the state, and as a way for people to get to know each other.

"In our busy lives, we never take time to look around and see who else is in the same boat," she says. "If we don't know the people, if we haven't interacted as human beings, it makes the questions harder to ask."

"... I firmly believe that communication and networking are very important for effective action. Minorities have the least access. It makes sense that we should talk to each other for the collective good."

'Agree to differ'

Chang knows that merely talking will not solve the problems of jobs, housing and discrimination that face Asian Americans, but she sees it as a necessary first step.

"I'm realistic and practical enough to know that doesn't take care of the whole situation," she says, "but the fact you've had a dialogue helps you to know each other as human beings and you can agree to differ."

Chang's emphasis on dialogue and negotiation have drawn criticism from some community activists who want her to take stronger stands.

"Personally, I think people can play different roles... but I do think if she could be more vocal, it would help the community," Lee says.

Chang, a comfortable, unpre-

tentious woman who smiles easily and laughs frequently, says she has learned to focus on the issues and not take the criticism personally.

"I have to live with my style," she says. "I don't mind speaking up when I feel I have to."

Those who have worked with her over the years say she can be a tough negotiator when the occasion demands.

"She's very, very strong," says Neil Chin, a longtime community activist. "... She won't compromise what she feels to be right, but she says it in such a nice way you don't resent it."

A close-knit village

Chang says her community-service work grew naturally out of her childhood experience of serving as a translator for her widowed mother. Her father, who opened one of the first suburban Chinese restaurants in North Reading in the early 1950s, died when she was 15. Even before that, Chang was responsible for taking care of her two younger brothers and sister while her mother worked in the garment industry.

She remembers Chinatown in those days as a close-knit "little village" where everyone kept an eye on other people's children and she served as the link to the English-speaking world for anyone who needed help.

"In those days, so few people spoke English, I ended up being the interpreter for quite a few people," she recalls. "If someone had to go to the doctor, I went along."

Chang, who describes herself with a laugh as "one of those teacher's pets," did well in school, read voraciously ("I was almost the entire circulation of the Chinatown branch of the Boston Public Library") and graduated near the top of her Girls Latin class, winning the math prize.

She went on to work her way through Boston University, majoring in math, and to a job with the Avco Corp., where she was the first Asian and the first woman in the flight-test department that

used radar and optical data to reconstruct the trajectories of test missiles.

Lawyer in the forefront of Chinatown's struggles

DOWNTOWN PROFILE

Jean Riesman

WHEN Regina Lee graduated from law school in 1977, she came to Greater Boston Legal Services expecting to stay two years.

Two years have stretched into 14, and in the last decade Lee has not only become managing attorney for the Jamaica Plain OGBL office, she has been part of almost every Chinatown advocacy group and community organizing campaign.

"It took two years to learn this community," she said. "And when I understood a little more what was going on in Chinatown, I made an investment here."

The year 1977 was a tumultuous time to arrive in Chinatown. Tufts Medical School bought two buildings in the garment district, angering residents who had already lost housing and land to urban renewal-era hospital expansion.

Then the city tried to take over a small community building on Oak Street with a day-care center and other services in it for a Tufts/New England Medical Center parking lot. "There was a strong outcry from the community," Lee said. "I got involved."

There is an understatement from someone who has since been president of the South Cove Community Health Center board, a council member of the Quincy Community School, and a prime mover on the Chinatown Housing and Land Use-Optimizing Task Force.

Lee was on the committee of seven neighborhood leaders who negotiated a comprehensive treaty with Tufts/New England.

Tufts got the buildings, but not the parking lot, and the committee forged a historic agreement moving the garment workers to a city-owned industrial site and securing community benefits worth more than \$1 million in scholarships, employment training, and rights to a parcel of hospital-owned land.

Lee's first assignment at OGBL as a graduate fresh out of New York University Law School was to head the Chinatown outreach office, where she spent five years.

Immigration, housing and family law are her specialties.

Her most recent legal victory was to win a temporary reprieve for two 31-year-old Afghan refugees the federal government has been trying to deport for 18 months.

The U.S. has refused to give asylum or free passage to the two cousins, who were arrested here en route to Canada on false passports after being jailed for anti Soviet activity at home.

"It is ironic that they were in jail longer here than in Afghanistan," Lee remarked.

Jamaica Plain OGBL has been providing the legal back up for the Roxbury "eviction free zone," where communally grown have-been trying to prevent evictions to high displacement areas.

Other than that, the housing unit represents mostly "people coming in with 100 percent rent increases to take to the floor Equity Board," she says, seeking building code enforcement work with families has focused on domestic violence.

"There is a perception that the Asian family is very close-knit," she said. "And there is quite a bit of apathy about."

As a sebbatical year — "the way

to survive Legal Services," she said — Lee went back to school in Urban Studies and Planning in the MIT Urban Fellows Program.

Lee, 34, was born in China and grew up in Hong Kong. She came to New York when she was eight, and is going back to Asia for the first time with her parents and two sisters in October.

She represents the fourth of her family's generation in this country. Her grandfather and grand-father each came alone to New York's Chinatown, later sending for their wives.

Lee has made an effort to bridge the generations. Each family, she explained, has a traditional benevolent association, in which the last name provides an instant extended family, and she has recently sought out the Lee Family Association.

"I think it is an important part of my history," she said. "You have to recognize them as part of our history, involved in social services before they were federally funded. They took care of the needy, mediated community disputes."

Sometimes family associations even provide financing or partnerships for businesses, "small-scale community development."

If she has any criticism of her community, it is its tendency to be "insular."

"We don't reach out to other neighborhoods and other groups," she said, and Chinese newspapers provide little information about what is going on in other parts of the city.

"I identify this community very much as my community," she said. "No matter where a Chinese American lives, they identify with China."

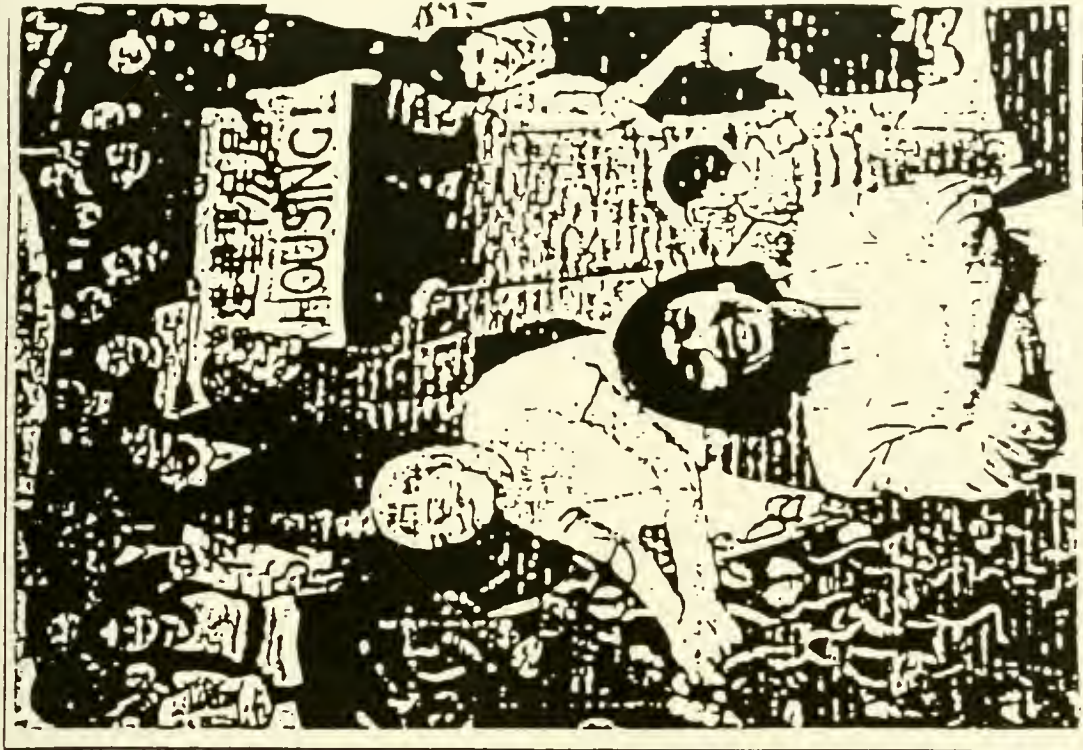


Photo courtesy of Regina Lee

COMMUNITY LEADER Regina Lee with mural depicting the people of Chinatown

Asian Community Development Corporation Executive Director

CONSULTANT
THE COMMUNITY BUILDERS

FACT SHEET

THE COMMUNITY BUILDERS, INC.

95 Berkeley Street
Boston, MA 02116
(617) 695-9595

DESCRIPTION:	A nonprofit corporation that works with community-based development organizations to create affordable housing and commercial facilities serving low-and moderate-income persons.
FOUNDED:	1964
NUMBER OF EMPLOYEES:	172
EXECUTIVE DIRECTOR:	Patrick E. Clancy
CLIENT SERVICES:	Development, finance, property management, and social service coordination.
OFFICES:	Boston, MA: 95 Berkeley St. Springfield, MA: 75 Marketplace Providence, R.I.: 56 Pine St.
AREAS PRESENTLY SERVED:	Massachusetts, Rhode Island, Connecticut, Vermont and New York.
HOUSING DEVELOPMENTS:	Constructed over 5,900 affordable housing units, housing more than 26,000 people, with total financing of \$370 million. An additional 2,000 housing units are under way.
ECONOMIC DEVELOPMENT:	Completed 343,000 square feet commercial/retail space including Boston headquarters at 95 Berkeley Street.
EQUITY FINANCE:	Equity financing exceeds \$93 million in some 29 developments.
PROPERTY MANAGEMENT:	2,998 units under management in 41 developments.

THE COMMUNITY BUILDERS, INC.

List of housing developments completed as developers or as development consultants, starting with developments containing the greatest number of units. This list contains completed developments that were closed in 1980 or later. Developments still under way are not included.

Recently Completed Projects (1990)

Name: Granite Lean Park/BHP II Location: Boston
(development consultant)

Low: 143 # Moderate: # Market: Total Units: 143

Subsidy Types (if any): MHFA, 22(61)(9) coinsurance,
Section 8, Equity Syndication
City Linkage

Construction Complete Date: October 1989

Date Substantially Occupied: November 1989

Name: Kilmarmock Street/West Fenway Apts. Location: Boston
(development consultant)

Low: 74 # Moderate: 10 # Market: 23 Total Units: 107

Subsidy Types (if any): HUD Section 202, MHFA, SHARP
Section 8, H.I.F., Equity
Syndication

Construction Complete Date: February 1990

Date Substantially Occupied: June 1990

Name: Webster Meadows Location: Webster, Massachusetts

Low: 70 # Moderate: # Market: Total Units: 70

Subsidy Types (if any): HUD Section 202, Section 8 rental
assistance

Construction Complete Date: March 1990

Date Substantially Occupied: May 1990

Name: TDC III Apartments Location: Boston
(development consultant)

Low: 22 # Moderate: 14 # Market: 23 Total Units: 59

Subsidy Types (if any): MHEA, SHARP, Linkage, Equity
Syndication

Construction Complete Date: March 1990

Date Substantially Occupied: April 1990

The Community Builders, Inc.

List of housing developments completed as developers or as development consultants starting with developments containing the greatest number of units. This list contains completed developments that were closed in 1980 or later. Developments still under way are not included.

Name Tent City/Leighton Park Location Boston, MA
MHFA, SHARP Neigh-
borhood Develop-
ment Fund, Ch. 707,
Low: 99 # Moderate: 86 # Market: 74 Subsidy Types: U.S. Trust Co.
Shawmut Bank
Date of Initial/Mortgage Application:
Date of SHARP Award: 08/14/84
Date Loan was Closed and Recorded: 12/29/86
Construction Complete Date:
Date Substantially Occupied:

Name Vivendas La Victoria II Location Boston, MA
Section 8
Low: 190 # Moderate: # Market: Subsidy Types: New Construction
Date of Initial/Mortgage Application: 12/11/78
Date of SHARP Award:
Date Loan was Closed and Recorded: 09/29/80
Construction Complete Date: 05/11/82
Date Substantially Occupied: 06/ /82

Name Madison Park IV Location Boston, MA
Section 8
Low: 143 # Moderate: # Market: Subsidy Types: New Construction
Date of Initial/Mortgage Application: 06/27/78
Date of SHARP Award:
Date Loan was Closed and Recorded: 12/23/81
Construction Complete Date: 07/06/83
Date Substantially Occupied: 07/06/83

Name Back of the Hill Apartments Location Boston, MA
HUD 202
Low: 125 # Moderate: # Market: Subsidy Types: Section 8
Date of Initial/Mortgage Application: 05/ /77
Date of SHARP Award:
Date Loan was Closed and Recorded: 01/23/81
Construction Complete Date: 02/25/81
Date Substantially Occupied: 03/01/81

Name 50 Washington Square Location Newport, RI
RIHMF mortgage
financing and
Targeted Loan:
City of Newport
* Low: 103 * Moderate: 0 * Market: 0 Subsidy Types: CDBG, Sec. 8

Date of Initial/Mortgage Application: 6-22-87
Date of SHARP Award: N/A
Date Loan was Closed and Recorded: 4-4-88
Construction Complete Date: 12-31-88
Date Substantially Occupied: 3-89

Name Quincy/Geneva Location Boston, MA
Chapter 707,
* Low: 91 * Moderate: * Market: Subsidy Types: Section 8,
Section 8 Mod., SHARP, Rental Rehab.

Date of Initial/Mortgage Application: 10/01/84
Date of SHARP Award: 8/14/84
Date Loan was Closed and Recorded: 04/09/85
Construction Complete Date: 04/01/87
Date Substantially Occupied: 04/ /87

Name Lens Park BHP I Location Boston, MA
SHARP, 707, Sec. 8
* Low: 81 * Moderate: * Market: Subsidy Types: Sec. 8 Mod., Rehab.
Date of Initial/Mortgage Application: (FNMA) 02/07/84
Date of SHARP Award: (FNMA) 8/14/84
Date Loan was Closed and Recorded: 04/03/85
Construction Complete Date: 02/15/87
Date Substantially Occupied: 02/15/87

Name Aurora Hotel Location Worcester, MA
SHARP
* Low: 45 * Moderate: * Market: 40 Subsidy Types: Sec. 707, Sec. 8,
Rental Rehab.
Weatherization
Date of Initial/Mortgage Application: 12/ /85
Date of SHARP Award: 9/86
Date Loan was Closed and Recorded: 10/31/86
Construction Complete Date: 12/30/86
Date Substantially Occupied: 04/30/87
Roxbury

Name Urban Edge BHP I Location Jamaica Plain MA
Sec. 707,
* Low: 82 * Moderate: * Market: Subsidy Types: Sec. 8, SHARP

Date of Initial/Mortgage Application:

Name Restoration Housing Location Boston, MA
Section 8
Low: 81 # Moderate: # Market: Subsidy Types: Substantial Rehab.
Date of Initial/Mortgage Application: 06/ /80
Date of SHARP Award:
Date Loan was Closed and Recorded: 06/30/81
Construction Complete Date: 07/ /82
Date Substantially Occupied: 08/ /82

Name Uxbridge/Millville Regional Location Uxbridge & Millville, MA
Low: 80 # Moderate: # Market: Subsidy Types: HUD 202, Sec 8
Date of Initial/Mortgage Application: 06/ /81
Date of SHARP Award:
Date Loan was Closed and Recorded: 11/ /82
Construction Complete Date: 01/ /84
Date Substantially Occupied: 01/ /84

Name Fields Corner BHP I Location Boston, MA
SHARP, 707
Low: 44 # Moderate: # Market: 32 Subsidy Types: Sec.8 Exist.
10/31/84 & resubmitted
Date of Initial/Mortgage Application: 12/04/84
Date of SHARP Award: 8/14/84
Date Loan was Closed and Recorded: 04/11/85
Construction Complete Date: 01/21/86
Date Substantially Occupied: 11/30/86

Name Mission Hill BHP I Location Boston, MA
SHARP, 707, Sec.8,
Low: 38 # Moderate: 36 # Market: Subsidy Types: Sec.8 Mod. Rehab
Date of Initial/Mortgage Application: 08/29/84
Date of SHARP Award: 8/14/84
Date Loan was Closed and Recorded: 03/27/85
Construction Complete Date: 05/31/86
Date Substantially Occupied: 09/01/86

Name RTH Community Housing Location Boston, MA
Low: # Moderate: 67 # Market: Subsidy Types: None
Date of Initial/Mortgage Application: 12/ /82
Date of SHARP Award:
Date Loan was Closed and Recorded: 10/28/83
Construction Complete Date: 03/ /84
Date Substantially Occupied: Buildings were occupied during rehabilitation

Name Cheriton Grove Apartments (Elderly) Location Boston (W Roxbury) MA

Low: 50 # Moderate: # Market: Subsidy Types: HUD, 202, Sec. 8

Date of Initial/Mortgage Application:	<u>06/ /83</u>
Date of SHARP Award:	<u> </u>
Date Loan was Closed and Recorded:	<u>08/ /85</u>
Construction Complete Date:	<u>02/ /87</u>
Date Substantially Occupied:	<u>03/ /87</u>

Name Merrimack Valley Apartments Location Methuen, MA

Low: 60 # Moderate: # Market: Subsidy Types: HUD, 202, Sec. 8

Date of Initial/Mortgage Application:	<u>06/ /81</u>
Date of SHARP Award:	<u> </u>
Date Loan was Closed and Recorded:	<u>10/ /82</u>
Construction Complete Date:	<u>10/ /83</u>
Date Substantially Occupied:	<u>10/ /83</u>

Name Dorchester Bay BHP I Location Uphams Corner, Dorchester, MA

Low: 58 # Moderate: # Market: Subsidy Types: Sec. 8, 707, SHARP

Date of Initial/Mortgage Application:	<u>08/13/84</u>
Date of SHARP Award:	<u>8/14/84</u>
Date Loan was Closed and Recorded:	<u>04/18/85</u>
Construction Complete Date:	<u>08/ /86</u>
Date Substantially Occupied:	<u>08/ /86</u>

Name Dimock-Bragdon Apartments Location Boston, MA

Low: 54 # Moderate: # Market: Subsidy Types: Sec. 8 Sub-stantial Rehab

Date of Initial/Mortgage Application:	<u>07/31/81</u>
Date of SHARP Award:	<u> </u>
Date Loan was Closed and Recorded:	<u>09/30/82</u>
Construction Complete Date:	<u>02/ /84</u>
Date Substantially Occupied:	<u>03/ /84</u>

Name Mill Pond Apartments Location Littleton, MA

Low: 50 # Moderate: # Market: Subsidy Types: HUD 202, Sec. 8

Date of Initial/Mortgage Application:	<u>06/ /82</u>
Date of SHARP Award:	<u> </u>
Date Loan was Closed and Recorded:	<u>10/ /84</u>
Construction Complete Date:	<u>08/ /85</u>
Date Substantially Occupied:	<u>09/ /85</u>

Name Plantation Apartments Location Stow, MA

Low: 50 # Moderate: # Market: Subsidy Types: HUD 202, Sec. 3

Date of Initial/Mortgage Application: 06/ /81
Date of SHARP Award:
Date Loan was Closed and Recorded: 09/ /82
Construction Complete Date: 08/ /83
Date Substantially Occupied: 08/ /83

Name Oxford Gardens Location Providence R.I.

R.I. Housing City
of Prov. Targeted
Loan Fund,

Low: # Moderate: # Market: Subsidy Types: State Rental Assistance

Date of Initial/Mortgage Application:
Date of SHARP Award:
Date Loan was Closed and Recorded:
Construction Complete Date:
Date Substantially Occupied:

Name Belle Street Apartments Location Springfield, MA

MHFA. SHARP

Low: 12 # Moderate: # Market: 35 Subsidy Types: Rental Rehab, UDAG

Date of Initial/Mortgage Application: 10-11-85
Date of SHARP Award: 6/11/85
Date Loan was Closed and Recorded: 06-30-87
Construction Complete Date: 09-30-88
Date Substantially Occupied: 10-31-88

Name South Holyoke Housing Location Holyoke, MA

MHFA. SHARP

Low: 34 # Moderate: # Market: 14 Subsidy Types: Chapter 707

Date of Initial/Mortgage Application: 4-14-86
Date of SHARP Award: 6/10/86
Date Loan was Closed and Recorded: 12-15-87

Construction Complete Date: 01-17-90
Date Substantially Occupied: 01-17-90

Name Jefferson Avenue School Location Springfield, MA

HUD 202 Mortgage

Low: 44 # Moderate: # Market: Subsidy Types: Sec. 8 Rental

Date of Initial/Mortgage Application: 04-24-87
Date of SHARP Award: N/A
Date Loan was Closed and Recorded: 10-87
Construction Complete Date: 10-18-88
Date Substantially Occupied: 12-17-88

Name Rockdale House (Elderly) Location Northbridge, MA
Low: 40 # Moderate: # Market: Subsidy Types: HUD 202, Sec
Date of Initial/Mortgage Application: 06/ /84
Date of SHARP Award:
Date Loan was Closed and Recorded: 06/ /86
Construction Complete Date: 07/ /87
Date Substantially Occupied: 07/ /87

Name Orchard View Apartments Location Easthampton, MA
Low: 40 # Moderate: # Market: Subsidy Types: HUD 202 Mortgage, Sect. 8 Rental
Date of Initial/Mortgage Application: 08-14-87
Date of SHARP Award: N/A
Date Loan was Closed and Recorded: 09-25-87
Construction Complete Date: 06-29-88
Date Substantially Occupied: 07-15-88

Name Franklin School Apartments Location Lexington, MA
Low: 11 # Moderate: 27 # Market: Subsidy Types: SHARP, Sec. 8 / Ch. 707 certification
Date of Initial/Mortgage Application: 10/11/85
Date of SHARP Award: 6/11/85
Date Loan was Closed and Recorded: 03/21/86
Construction Complete Date: 02/ /87
Date Substantially Occupied: 12/ /86

Name Hubbardston House (Elderly) Location Hubbardston, MA
Low: 36 # Moderate: # Market: Subsidy Types: HUD 202, Sec. 8
Date of Initial/Mortgage Application: 06/ /83
Date of SHARP Award:
Date Loan was Closed and Recorded: 09/ /85
Construction Complete Date: 07/ /86
Date Substantially Occupied: 08/ /86

Name River-Howard Homes Location
Low: 32 # Moderate: # Market: Subsidy Types: Federal public housing, turnkey
Date of Initial/Mortgage Application: 10/ /79
Date of SHARP Award:
Date Loan was Closed and Recorded: 04/01/80
Construction Complete Date: 04/14/81
Date Substantially Occupied: 06/ /81

Name New Hope Housing Location _____

Low: 32 # Moderate: _____ # Market: _____ Subsidy Types: Section 807

Date of Initial/Mortgage Application: 03/27/85
Date of SHARP Award: _____
Date Loan was Closed and Recorded: 12/20/85
Construction Complete Date: 03/31/87
Date Substantially Occupied: 05/31/87

Name Neptune Road Replacement Housing Location East Boston, MA

Low: _____ # Moderate: 37 # Market: _____ Subsidy Types: MA port Authority

Date of Initial/Mortgage Application: N/A*
Date of SHARP Award: N/A*
Date Loan was Closed and Recorded: N/A*
Construction Complete Date: N/A
Date Substantially Occupied: N/A

* Project involved relocating residents to individual homeownership replacement housing. Each resident applied for conventional mortgage financing.

Name Touraine Hotel Location New Bedford

Low: _____ # Moderate: _____ # Market: _____ Subsidy Types: MHFA, SHARP, MHP

Date of Initial/Mortgage Application: _____
Date of SHARP Award: 10/13/87
Date Loan was Closed and Recorded: _____
Construction Complete Date: _____
Date Substantially Occupied: _____

Name Back of the Hill Condominiums Location _____

Low: 12 # Moderate: 6 # Market: _____ Subsidy Types: MHFA 1st-time
CDBG grant:
home buyer
mortgages

Date of Initial/Mortgage Application: 04/ /84
Date of SHARP Award: _____
Date Loan was Closed and Recorded: 10/15/85
Construction Complete Date: 02/23/87
Date Substantially Occupied: 03/05/87

ARCHITECT

LAWRENCE K. CHENG ASSOCIATES, INC.

LAWRENCE K. CHENG, AIA

EDUCATION

Massachusetts Institute of Technology
Master of Architecture
1980

Massachusetts Institute of Technology
Bachelor of Science in Arts & Design
1976

*International Laboratory of
Architecture & Urban Design*
Urbino, Italy
1976

**PROFESSIONAL
EXPERIENCE**

Lawrence K. Cheng Associates, Inc.
Principal
Boston, MA
1992-present

Cambridge Seven Associates, Inc.
Senior Architect
Cambridge, MA
1987-1992

John Sharratt Associates, Inc.
Associate
Boston, MA
1979-1987

Palmer and Turner
Hong Kong
1977

**ARCHITECTURAL
REGISTRATION**

Massachusetts # 5512

HONORS

Harvard University
Graduate School of Design
Loeb Fellowship in Advanced
Environmental Studies
1989-90

Honorable Mention
University Art Museum Design Competition
University of California, Santa Barbara,
1982

Chandler Prize in Design Excellence
Department of Architecture
Massachusetts Institute of Technology,
1980

TEACHING EXPERIENCE

Massachusetts College of Art
Instructor
Junior Year Design Studio
Spring 1983, 1984, 1985, 1986

Massachusetts Institute of Technology
Guest Instructor
Environmental Design Studio
Spring 1990

COMMUNITY SERVICE

Chinatown Housing & Land Development
Task Force, Boston, MA
Board Member

Boston Urban Gardener
at The Community Farm
Boston, MA
Board Member

Chinatown/South Cove
Neighborhood Council, Boston, MA
Planning Consultant 1986-1988

Boston Turns 2000
Boston, MA
Board of Trustees

LAWRENCE K. CHENG ASSOCIATES

LIST OF PROJECTS

Single Family Residences

Roupp Residence
Completed 1984
Newton, MA

Barnes Residence
Completed 1986
Bremen, ME

Cheng Residence
Completed 1987
Calgary, Alberta, Canada

Johnson Residence
Completed 1988
Brookline, MA

Young Residence
Phase I Completed 1990
Phase II Completed 1991
Wellesley, Ma

Talbot Residence
Completion 1992
Rockport, ME

Multi-Family Housing

Hing Man Estate (with P&T)
(2000 units)
Completed 1980
Hong Kong

Oak Terrace
88 units affordable housing
Completion 1993
Boston, MA

PROJECTS WITH CAMBRIDGE SEVEN ASSOCIATES

North Carolina Museum of History
Raleigh, North Carolina

Fortress Corporation
Carousel Storage System Study

Franklin Mills
Shopping Center
Philadelphia, PA

Pavilions at Buckland Hills
Shopping Center
Manchester, CT

Osaka Aquarium & Tempozan Marketplace
Osaka, Japan

Digital Equipment Corporation
Northeast Technology Center
Shrewsbury, MA

Mullins Memorial Center
University of Massachusetts
Amherst, MA

Business School
University of Maine
Orono, ME

La Ciotat Master Plan
Marine Science Center / Aquarium
La Ciotat, France

Railroad Museum
Sacramento, CA

Geisel Library Renovation & Addition
St. Anselm College

Commercial & Recreational

St. Cloud Restaurant
Completed 1986
Boston, MA

Rebecca's Restaurant
Completed 1986
Boston, MA

Amenity Building
Steele Hill West Resort
Completed 1986
Laconia, NH

Base Lodge and Master Plan
Mt. Cranmore Ski Resort
Completed 1986
North Conway, NH

Civic

Fire/Police Facility
Completed 1984
Bellows Falls, VT

Prospect Street Fire Station
Completed 1987
Peabody, MA

D.P.W. Maintenance Garage
Completed 1988
Lee, MA

Educational & Medical

Intermediate Care Facility for
The Mentally Retarded
Dever State School
Completed 1984
Taunton, MA

Feasibility Study
Physical Educational Building
Roxbury Community College
Boston, MA

SELECTED PROJECTS WITH
JOHN SHARRATT ASSOCIATES

Multi-Family Housing

Back of The Hill Housing
125 units of elderly & handicapped
Completed 1981
Boston, MA

Dockside Place
72 units adaptive reuse condominiums
Completed 1982
Boston, MA

Mount Clare Overlook
110 units of elderly & handicapped
Completed 1982
Baltimore, Maryland

Varney School Apartments
78 units of elderly & handicapped
Completed 1983
Manchester, New Hampshire

Capitol Place
18 units
Completed 1983
Concord, New Hampshire

Hollins House
130 units of elderly & handicapped
Completed 1983
Baltimore, Maryland

Oxford Place
39 units of adaptive reuse
Completed 1983
Boston, MA

River Bend Apartments
230 units
Completed 1986
Allentown, Pennsylvania

Lands End Village
30 units
Completed 1987
Moultonborough, NH

LIST OF PROJECTS

1. Hing Man Estate, Hong Kong
w/ Palmer & Turner
2. Back Of The Hill Elderly Housing, Boston, MA
w/ John Sharratt Associates
3. Varney School Elderly Housing, Manchester, NH
w/ John Sharratt Associates
4. Capitol Place Housing, Concord, NH
w/ John Sharratt Associates
5. Oxford Place Housing, Boston, MA
w/ John Sharratt Associates
6. St. Cloud Restaurant, Boston, MA
w/ John Sharratt Associates
7. Northwoods Apartments, Middletown, CT
w/ John Sharratt Associates
8. Fire/Police Facility, Bellows Falls, VT
w/ John Sharratt Associates
9. Fire Station, Peabody, MA
w/ John Sharratt Associates
10. Amenity Building, Steele Hill Resort, Laconia, NH
w/ John Sharratt Associates
11. Pavilions at Buckland Hills, Hartford, CT
w/ Cambridge Seven Associates
12. Tempozan Marketplace, Osaka, Japan
w/ Cambridge Seven Associates
13. Waterfront Redevelopment Plan, La Ciotat, France
w/ Cambridge Seven Associates
14. The North Carolina Museum of History, Raleigh, NC
w/ Cambridge Seven Associates
15. Northeast Technology Center III, Shrewsbury, MA
w/ Cambridge Seven Associates
16. William D. Mullins Memorial Center
University of Massachusetts, Amherst, MA
w/ Cambridge Seven Associates
17. Business Administration Building
University of Maine, Orono, ME
w/ Cambridge Seven Associates
18. Museum of Railroad Technology, Sacramento, CA
w/ Cambridge Seven Associates
19. Barnes House, Bremen, ME
20. Cheng Residence, Calgary, Canada
21. Young Residence, Wellesly, MA
22. Talbot Residence, Rockport, ME
23. Oak Terrace, Boston, MA

JOHN GOODRICH WILLIAMS
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FAX (617)547-6757

REGISTRATION:

Registered Architect: Commonwealth of Massachusetts,
Maine, South Carolina, and Rhode Island
National Council of Architectural Registration Boards
Registered Landscape Architect in Massachusetts

EDUCATION:

1966 - 1968	HARVARD GRADUATE SCHOOL OF DESIGN Master of Landscape Architecture	Cambridge, MA
1962 - 1966	UNIVERSITY OF PENNSYLVANIA Master in Architecture	Philadelphia, PA
1958 - 1962	HAVERFORD COLLEGE Bachelor of Arts in English Literature	Haverford, PA

PROFESSIONAL EXPERIENCE:

1979 - Present	WOO & WILLIAMS Principal Architecture, Landscape Architecture, and Urban Design	Cambridge, MA
1969 - 1978	SERT, JACKSON ASSOCIATES, INC. Associate/Principal Architects and Planners	Cambridge, MA

TEACHING:

1970 - Present	BOSTON ARCHITECTURAL CENTER Steering Committee: Landscape Architecture Curriculum Continuing Education Committee Visiting Critic	
1974 - 1987	HARVARD GRADUATE SCHOOL OF DESIGN Lecturer, Department of Architecture Course: History and Theory of Landscape Architecture	
1972 - 1974	HARVARD GRADUATE SCHOOL OF DESIGN Design Critic in Landscape Architecture Department of Landscape Architecture	
1989	UNIVERSITY OF NORTH CAROLINA AT CHARLOTTE College of Architecture Visiting Critic	

1990 AUBURN UNIVERSITY
 Department of Landscape Architecture
 Visiting Critic
 Guest Lecturer: "Unnatural Intervention: The Creation of
 Place", February 1990

AWARDS AND COMPETITIONS:

May, 1989 THE CHARLES HILGENHURST MEDAL, Boston Society of Architects
 Award for Excellence in Architecture for the Athletes' and
 Reporters' Village, 1988 Olympics, Seoul, Korea

June, 1985 Winner of International Design Competition for the
 Athlete's and Reporter's Village for the 1988 Summer
 Olympics, Seoul, Korea. Firm awarded the commission;
 construction completed 1988.

May, 1985 1985 PRESERVATION AWARD, Massachusetts Historical
 Commission
 Associates Block, Arlington, Massachusetts for "outstanding
 rehabilitation of a prominent group of storefronts in
 Arlington's Town Center Historic District"

October, 1984 PRESIDENTIAL DESIGN ACHIEVEMENT AWARD, National Endowment
 for the Arts: In Recognition of Excellence in Design for
 the Government of the United States of America for the
 Jordan Pond House Visitor Center, Acadia National Park,
 Mount Desert, Maine

May, 1983 THE CHARLES G. HILGENHURST MEDAL,
 Boston Society of Architects
 Award for Excellence in Architecture for the Jordan Pond
 House Visitor Center, Acadia National Park,
 Mount Desert, Maine

January, 1981 Progressive Architecture Awards,
 Citation for the Design of the Jordan Pond House
 Acadia National Park
 Mount Desert, Maine

WORKS PUBLISHED:

1990 Harvard Faculty Townhouses
Architecture, January, 1990

1989 Harvard Faculty Townhouses,
The Boston Globe, September 19, 1989

1988 Seoul Olympic Athlete's and Reporter's Village,
Architectural Record, November, 1985 and September, 1988
Progressive Architecture, October, 1988
Arbitare, April, 1989
Washington Post, September 17, 1988
Architectural Plus, September, 1988
The Boston Globe, July 2, 1985, February 26, 1988.

September 20, 1988
USA Today, June 17, 1988
Sports Inc., August, 1988
National Development, June, 1988

- 1985 Exhibition: Bank of Boston and Harvard University Graduate School of Design
 "Establishing a Threshold: Twelve Architectural Practices in Boston", Catalog Published by Harvard University Graduate School of Design
- 1984 "The Park Service as Client: II,"
 Architecture, Acadia National Park, Mount Desert, Maine, Dec. 1984
- 1984 "The Jordan Pond House," Landscape Architecture,
 Acadia National Park, Mount Desert, Maine, Jan-Feb. 1984
- 1983 "A Gardenmaker's Summerplace," Thuya, Garden Design,
 Mount Desert, Maine, vol.II, no.II
- 1982 Milstein Garden, Garden Design, vol. I, no.II
- 1981 The Jordan Pond House, Progressive Architecture, Jan 1981

COMMUNITY AND PROFESSIONAL ORGANIZATIONS:

- 1989 Boston Society of Architects
 Board of Directors
 Commissioner of Professional Practice
- 1985 - Boston Society of Architects
 Present American Institute of Architects
- 1972 - Boston Society of Landscape Architects
 Present American Society of Landscape Architects
- 1977 - 1982 Trustee, WGBY - 57 Public Television,
 Springfield, Massachusetts
 Executive Committee, Board of Overseers
 Shady Hill School
 Cambridge, Massachusetts

LEGAL COUNSEL

GOODWIN, PROCTOR & HOAR

GOODWIN, PROCTER & HOAR

A PARTNERSHIP INCLUDING PROFESSIONAL CORPORATIONS

COUNSELLORS AT LAW

EXCHANGE PLACE

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1987 FIRM RESUME

The firm celebrated its 75th anniversary this year. In honor of this occasion the partners of Goodwin, Procter & Hoar established a \$1 million dollar endowment entitled SEED (Support for Early Educational Development.) The money from this endowment will be used to develop educational and support programs in Boston's elementary schools. This is an unprecedented contribution by a professional firm and reaffirms Goodwin, Procter & Hoar's sense of civic responsibility and commitment to the City of Boston.

The firm was founded in 1912 by Robert E. Goodwin and Joseph O. Procter. Samuel Hoar, father of the partner of the same name, joined the firm in 1917. Among the early partners of the firm were Fred T. Field, who became Chief Justice of the Massachusetts Supreme Judicial Court, and Arthur A. Ballantine, who later founded the firm bearing his name in New York. With Justice Field's departure in 1928, the firm assumed its present name.

The firm has grown to become one of the largest in Boston. Including the class of 1987, the firm has 70 partners and 156 associates. The firm's growth in the last few years has been substantial. The average age of the partners is 43, and a high percentage of the partnership has been elected in recent years.

The firm includes among its attorneys a number of leading members of the bar, former and current law school teachers, former assistant United States Attorneys and special prosecutors, bar association officers and section heads, members of municipal bodies, and officers of Boston's leading civic and charitable institutions. Two of the federal district court judges in Massachusetts were previously partners in the firm.

GOODWIN, PROCTER & HOAR

THE FIRM'S PRACTICE

Goodwin, Procter & Hoar is engaged in a broad general practice. Its areas of specialization include:

Corporate - Goodwin, Procter & Hoar's corporate and business practice encompasses virtually every aspect of corporate, commercial and financial law. The firm represents small, medium and large companies, including those in the Fortune 500, in numerous industries including some of New England and the nation's leading high technology and industrial firms. Clients include those listed on the New York and American Stock Exchanges, other publicly held firms whose securities are traded in the over-the-counter market and privately held firms ranging from the small start-up companies to major family owned enterprises. Goodwin, Procter & Hoar also represents brokerage firms, leading national and international venture capital firms, hospitals and other health care providers, educational institutions, municipal governments, federal agencies, charitable and civic organizations, individuals, and small businesses.

The general corporate and business work of the firm ranges from organizing corporations, private placements and other financings, public securities offerings (representing issuers and underwriters), and corporate reorganizations. The firm has been active in the merger and acquisition field, servicing clients in the negotiation and carrying out of conventional corporate acquisitions, in the area of leveraged buy-outs and in the representation of both suitors and targets in so-called "hostile" situations. Our work also includes significant involvement in the bankruptcy and creditors rights area.

Members of the corporate department have an active national practice in the mutual funds industry, representing a number of managers of mutual funds as well as the independent directors of other mutual funds. The firm is also recognized as a leader in the field of Real Estate Investment Trusts.

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The firm has developed a broad practice covering all aspects of the financial services industry, one of the fastest growing sectors of the national economy. Its practice includes representation of major commercial and thrift banks, both foreign and domestic. The firm also represents clients in commercial and mortgage lending transactions, Euro-Dollar and off-shore financings, tax advantaged investments and tax exempt financings, and brokerage and investment banking activities.

The corporate department has formed an inter-disciplinary Financial Services Group in recognition of the fact that our clients' problems cross traditional specialty boundaries. This group meets on a monthly basis and contains members of the firm's corporate, litigation, real estate and tax departments.

The firm's Health Care Group is based in the corporate department, although attorneys from other specialties are involved regularly in this practice. The practice encompasses representation of traditional health care providers, such as hospitals, clinics, physician groups and home health agencies, as well as other clients affected by health care regulation such as real estate developers involved in health care projects and medical high technology companies. The Health Care Group has special expertise in managed care and an active health maintenance organization practice. The group's attorneys are also frequently involved in proceedings before the Department of Public Health and other regulatory bodies, and in public negotiations over regulatory and legislative proposals.

Litigation - The firm's litigation practice includes representation of New England-based clients in litigation throughout the United States, as well as representation of many national corporations in courts throughout New England and elsewhere. The litigation practice is primarily civil in nature but includes an increasing representation in criminal matters. The practice involves trial and appellate work before state and federal courts, counseling clients in antitrust and SEC matters, and representation in arbitration and administrative proceedings. The firm's litigation practice includes securities, antitrust, products liability, constitutional law, environmental law, civil rights, tender offers, construction disputes, contracts, real estate development disputes, municipal law, intellectual property law, administrative law, entertainment law, and native American land claims practice.

GOODWIN, PROCTER & HOAR

Our litigation practice is extremely diverse. For example, the firm is involved in defense of major Indian landclaims which involve ancient claims to millions of acres of land in New York and Massachusetts. These cases turn on interpretation of the Articles of Confederation and on enactments of the first Congress, and involve such issues as the political question doctrine and implied private rights of action. One of these cases was recently before the United States Supreme Court. The firm handles First Amendment cases for a newspaper chain, and has had litigation involving freedom of research, has represented the City of Gloucester in a zoning and First Amendment case against the Unification Church, has represented the Secretary of State of the Commonwealth of Massachusetts in litigation concerning a state Democratic Party rule restricting ballot access in primary elections, and has been actively involved in the Boston School Desegregation case for nearly a decade.

In the past year the firm has been involved in litigation under the federal Clean Water Act and the federal Superfund statute. We are representing several municipalities as special town counsel in Section 1983 actions, and are engaged in litigation involving zoning and constitutional questions on behalf of the National Trust for Historic Preservation and the Historic District Commission of Nantucket. We are representing a major record company in litigation defending the right of a highly successful rock group to continue to use its name. We have also recently been involved assisting attorneys and public interest litigating groups who have been successful in civil rights litigation in fee application disputes, and have represented other lawyers in disciplinary proceedings and Rule 11 proceedings.

The firm has been involved in a number of hostile takeover cases; in the last year, our corporate litigation has included a proxy fight, representation of a Special Litigation Committee of a major Southern utility, and civil RICO litigation. The firm has been extensively involved in product liability test cases in several states dealing with issues of "market share" and related novel theories of liability. We have recently represented several corporate clients or their employees in grand jury proceedings.

Real Estate - The firm's real estate practice is among the largest, most diverse and most sophisticated in Boston. The department, which now consists of more than 30 lawyers, is

GOODWIN, PROCTER & HOAR

active in all aspects of commercial real estate but is principally involved in the areas of development, institutional financing, joint ventures, syndications, historic preservation, land use and environmental matters. In our representation of developers, investors and financial institutions, we have been involved in many of the largest commercial real estate transactions in the United States. For example, in the Boston area, we have acted as counsel for the developers of Copley Place, the Charlestown Navy Yard and the Draper Laboratories Complex, as construction lender's counsel for Exchange Place and the Four Seasons Hotel, and as underwriter's counsel in the Marriott Long Wharf syndication. Other significant Boston development work now under way includes BOSCOM's rehabilitation of Commonwealth Pier, the proposed redevelopment of Columbia Point Housing Development and a major new office building at One Memorial Drive in Cambridge. In addition, we have worked on many major lending transactions and equity participation loans for a number of insurance companies, commercial banks and thrift institutions. Over the last several years, we have developed a special expertise in the area of creative financing and investment by pension funds and other exempt organizations. Recent examples include a \$90 million participating loan for property on Park Avenue in New York, a \$99 million participating loan and joint venture for the development of a regional shopping center in Maryland and a \$100 million convertible debenture investment in Phoenix, Arizona.

Environmental Law - The firm's environmental practice is unique in Boston and has included considerable public interest work as well as a wide range of both litigation and administrative practice. Its public interest work has included the Georges Bank offshore drilling litigation, representation of herbicide spray victims, litigation which halted the construction of I-93 through Franconia Notch, New Hampshire, and litigation against state and federal agencies for pollution of Boston Harbor, as well as counseling on acid rain litigation and on Superfund and victims' compensation legislation. Our environmental work for firm clients has included substantial amounts of counseling as well as practice before both courts and administrative agencies. In addition to real estate related matters on both local projects and facilities throughout the United States, the department has engaged in extensive work on air and water pollution and hazardous waste. It has also been in the forefront on right-to-know legislation, environmental liability insurance, environmental audits, and protection of confidential business information given to

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environmental agencies. The firm has played a leading role in the first federal "Superfund" trial.

Labor - Our labor law practice is oriented principally towards the representation of management. The firm's labor lawyers are engaged in all aspects of employer-employee relations, including practice before the National Labor Relations Board, collective bargaining negotiations, arbitration of employer-employee disputes, advice regarding employee relations and policies, employment discrimination matters, compliance with the Fair Labor Standards Act, advice regarding wrongful termination and other litigation related to labor relations, and counseling concerning the Occupational Safety and Health Act. In labor matters, the firm represents enterprises of various sizes including manufacturing, high technology, retailing, warehousing and transportation, banking, health care, construction and real estate management, higher education, the arts, and various trade associations. In the employment discrimination area, representation of clients includes a considerable amount of counseling, as well as practice in the federal and state courts and before federal and state anti-discrimination agencies.

Taxation - The firm's tax practice is sophisticated and transactional in its orientation, reflecting in part the strengths of the other practice areas of the firm, such as corporate and real estate, in attracting and handling major commercial transactions for clients. In the general corporate and international tax areas, the tax department assists in structuring a variety of transactions such as mergers and acquisitions, leveraged buy-outs, liquidations, redemptions, international financings, the creation of offshore mutual funds and "in-bound" and "out-bound" investments for foreign investors doing business in the United States and U.S. companies doing business overseas. In the real estate area, the tax department is actively involved in structuring real estate transactions, including syndications, representing real estate investment trusts and handling a variety of tax problems for real estate developers. The tax department is also involved in the structuring of creative equity participation financing for real estate by tax exempt organizations, equipment leasing, research and development financing, cable television and other financings and syndications in the communications area, tax issues relating to mutual funds and others in the financial services industry, and planning for high-tech start-ups and venture capital funds.

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The tax department also is experienced in tax dispute resolution at the administrative level of the Internal Revenue Service and the Massachusetts Department of Revenue, in federal and Massachusetts tax litigation and in handling ruling requests and other regulatory matters before the Internal Revenue Service and the Massachusetts Department of Revenue. In addition to representing the firm's corporate and real estate clients, the tax department frequently represents clients who have approached the department specifically for assistance with tax matters.

Employee Benefits - The practice of the firm's employee benefits department is among the most varied in New England. In addition to the traditional practice involving pension and benefit planning for corporate clients, the department is deeply involved with pension investment issues on behalf of the firm's financial services clients. The firm also has one of the leading multi-employer plan practices in the country. Members of the department work closely with the corporate department in the merger and acquisition practice, and with the litigation and labor departments in pension and benefit disputes. Two of the department's partners have served as chairmen of ABA Section committees on employee benefits, one is currently co-chairman of the Massachusetts Bar Association's Labor Section Committee on Employee Benefits, and one is currently co-chairman of the Boston Bar Association's Tax Section ERISA Committee.

Estate Planning & Administration - Our estate planning practice is an active and varied one. It involves all aspects of lifetime estate tax and income tax planning and the settlement of estates. The firm's work in this area encompasses complex estate planning and administration, gift and income tax analysis and litigation arising in connection with estate and trust matters. Individual lawyers in the office, moreover, often serve as executors and trustees.

PROFESSIONAL ACTIVITIES & PUBLIC INTEREST WORK

Attorneys at GP&H are currently involved in a wide variety of pro bono activities. Individual attorneys often accept referrals from the federal court and from such organizations as Greater Boston Legal Services, the Volunteer Lawyers Project of the Boston Bar Association, the Conservation Law Foundation,

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and the Lawyer's Committee for Civil Rights. Activities in recent years have included an employment discrimination class action against a local VA hospital, a variety of landlord-tenant matters, suits on behalf of inmates at several Massachusetts prisons challenging various aspects of their confinement, a successful effort to obtain a commutation for a prison inmate serving a life sentence, and advice to a major environmental organization regarding farmland preservation, wetlands protection and disposal of low-level radioactive waste.

In the spring of 1982, GP&H became the first Boston law firm to undertake death row representation since the U.S. Supreme Court's decision in 1976 upholding certain death penalty statutes. At the request of the Legal Defense & Educational Fund, Inc., the firm undertook representation of one of the more than 200 prisoners sentenced to death in Florida. In connection with this representation, lawyers at GP&H have, among other things, appeared before Florida Governor Graham and his Cabinet in a Clemency Appeal proceeding, have tried a state post-conviction relief proceeding before the Hillsborough County Circuit Court in Tampa, and have appeared before the Florida Supreme Court. The firm also recently submitted to the Massachusetts Supreme Judicial Court on behalf of the Boston Bar Association an amicus curiae brief in connection with a successful challenge to the constitutionality of the Massachusetts death penalty statute.

The firm encourages all attorneys to participate in professional organizations and programs in their areas of practice. Attorneys from GP&H have chaired various ABA sections or committees. One attorney has been President of the Massachusetts Black Lawyers Association; one has recently been and another now is President of the Asian-American Lawyers Association of Massachusetts; another attorney has served as President of the Greater Boston Chamber of Commerce. Lawyers from the firm teach regularly in local law and business schools and in continuing legal education programs.

Beacon Construction Company

Profile

Beacon Construction Company is a builder, manager, and owner's representative. Founded in 1946, the firm has grown to be one of New England's largest construction managers and has built projects throughout the United States. The company's projects include institutional and mixed-use facilities, hotels and residential projects, and office buildings. Repeat clients include Harvard University, MIT, Wentworth Institute of Technology, and Beth Israel Hospital.

Beacon Construction's comprehensive role in managing major projects and complex retrofits has evolved from its place as the project management and construction arm of The Beacon Companies. Pioneering an integrated approach to real estate development which incorporates the roles of the developer, builder, owner, and manager, The Beacon Companies devote considerable care and expertise to the development, construction, and management of each property.

Last month, Beacon Construction received the Craftsmanship Award from the Construction Specifications Institute, Boston Chapter. A winner of over 20 awards, Beacon takes special pride in twice winning the national Build America Award - the industry's highest honor.

Residential Expertise

The firm's specialty in residential projects, including hotels, encompasses over 10,000 units of housing and over 4,000 hotel rooms. Currently, Beacon is building the \$33 million Orchard Cove Life Care Retirement Community in Canton, MA and is renovating the Weld Hall dormitory for Harvard University.

Institutional Projects

For Harvard University, we recently completed the 115-room Inn at Harvard and we have been engaged as construction manager to renovate two of the oldest dormitories in Harvard Yard. We have also consulted to Harvard on many assignments including a comprehensive assessment and plan for renovating 11 freshman dormitories.

Similarly, we have been active at MIT on a variety of consulting and construction management assignments including projects for the Sloan School of Management. At Wentworth Institute of Technology, we are program managers for a five building renovation program. And at Beth Israel, we are owner's construction representative for a \$100 million program of renovation and new construction.

Preconstruction Services

Beacon Construction is frequently called upon to assist clients in project planning --- to identify and examine the alternatives available to the client before design decisions are finalized. While the project is still malleable, we give the client a comprehensive analysis including detailed cost and schedule information, recommendations for each significant constructability issue, value engineering suggestions, and any other information which can help a client steer a project toward cost effective design and successful completion.

Beacon Construction Company

Clients who frequently use our preconstruction services include Harvard, MIT, Beth Israel Hospital, and Wentworth Institute of Technology.

Current Projects

Harvard University, *Thayer Hall, Dormitory Renovations*
Beth Israel Hospital, *The Clinical Center*
Harvard University, *Weld Hall, Dormitory Renovations*
Massachusetts Institute of Technology, *Dibner Library*
Wentworth Institute of Technology, *College of Design and Construction*
United States Post Office, *Warrenville, Illinois*
Hebrew Rehabilitation Center, *Orchard Cove Life Care Community*
Metropolitan Structures, *Parcel 18 Office Building*
545 Boylston, *Facade Rehabilitation*

Recent Projects

Harvard University, *The Inn at Harvard*
Massachusetts Institute of Technology, *Sloan School Renovations*
Massachusetts Institute of Technology, *The President's House*
Massachusetts Institute of Technology, *Alpha Phi Sorority*
Wentworth Institute of Technology, *Architecture Studios*
Harvard Community Health Plan, *Quincy Medical Center*
New England Telephone, *Corporate Headquarters*
Midway Business Center, *Chicago, Illinois*
American Airlines, *Chicago Maintenance Academy*
Lotus Development Corporation, *Boston Offices*

Residential Experience

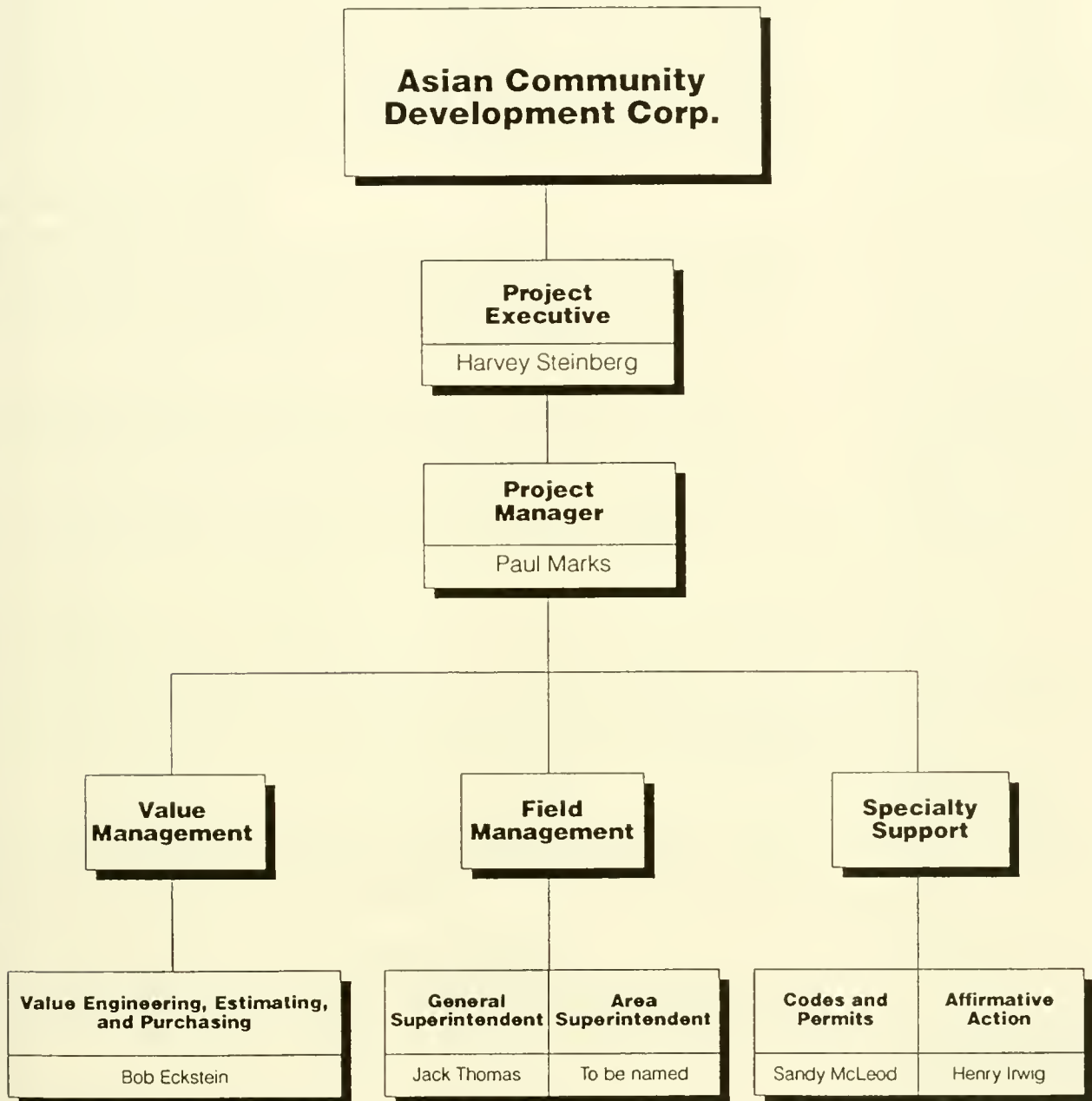
10,000 Housing Units

Palmer Green Estates	Palmer, MA
Whittier Terrace	Worcester, MA
Blake Estates I & II	Hyde Park, MA
Blue Ridge Estates	Richmond, VA
Pleasant Hill Estates	Susquehanna Tnship, PA
Dominion Place	Richmond, VA
Bramblewood Estates	Richmond, VA
Williamsburg Estates	Harrisburg, VA
Chatham West Apartments I & II	Brockton, MA
Bay State Apartments	Springfield, MA
Pinnacle View Apartments	Rochester, NY
Pine Grove Apartments I & II	Brockton, MA
Colonial Estates	Springfield, MA
Georgetown Houses I & II	Hyde Park, MA
Castle Square Housing	Boston, MA
Family Housing	Bedford, MA
Forest Hill Apartments	Boston, MA
Regency Chadwick Apartments	Boston, MA
Boston University Dormitories	Boston, MA
Capehart Housing	Wurtsmith, MI
Capehart Housing	Ft. Devins, MA
Family Housing	Great Lakes, IL
Capehart Housing	Leavenworth, KA
AC&W Housing	Various Sites
Pittsburgh Housing	Pittsburgh, PA
Capehart Housing	Orange, CT
Capehart Housing	Ginsburg, CT
Public Housing	Portsmouth, NH
Family Housing	Bourne, MA
Villa Prades Housing	San Juan, Puerto Rico
Family Housing	Ft. Devens, MA
Air Force Housing	Presque, ME
Public Housing	Woburn, MA
Public Housing	N. Adams, MA

4,000 Hotel Rooms

Harvard Inn	Cambridge, MA
Boston Harbor Hotel	Boston, MA
Hotel Meridien	Boston, MA
Guest Quarters Suite Hotel	Allston, MA
Guest Quarters Suite Hotel	Santa Monica, CA
Guest Quarters Suite Hotel	Chicago, IL
Guest Quarters Suite Hotel	Waltham, MA
Guest Quarters Suite Hotel	Troy, MI
Holiday Inn	Bensalem, PA
Guest Quarters Suite Hotel	Plymouth Meeting, PA
Guest Quarters Suite Hotel	Baltimore, MD
Days Inn	Romulus, MI
Guest Quarters Suite Hotel	Chesterbrook, PA
Guest Quarters Suite Hotel	Philadelphia, PA
Holiday Inn	Windsor Locks, CT
Days Inn	Philadelphia, PA

Project Organization



Overview

With over 20 years of diversified experience in the construction industry, both in the U.S. and overseas, Dr. Henry Irwig is recognized nationally and internationally for his expertise in the organization and management of construction firms and the building process. Dr. Irwig serves as Beacon's Affirmative Action Officer, and is responsible for developing and overseeing all in-house and community outreach programs. He maintains communication with city and state agencies to keep abreast of changes in MBE requirements and resources, and ensures compliance on each project Beacon undertakes. In addition, Dr. Irwig directs program management projects and has initiated and implemented several innovative programs and policies regarding asbestos management, energy conservation and construction mitigation, a number of which have been incorporated into governmental policy making. He was Project Executive on the building assessment study of 11 Freshman dormitories at Harvard University.

Relevant Experience

Affirmative Action Programs

As Affirmative Action Officer, responsible for procurement efforts that foster maximum MBE participation, maintains associations with minority subcontractors, and implements initiatives focused on related community benefits. Oversees maintenance of database of qualified minority and women subcontractors, vendors, and material suppliers.

Contractor's Association of Boston, Majority and Minority Firm Initiative

Developed experimental intern program in which employee of minority firm worked in Beacon's estimating department and project management operations, then returned to minority firm to apply knowledge. Long-term benefits for both firms from new association.

Massachusetts Registry of Motor Vehicles, Boston, MA (\$18 million)

Currently managing the procurement activities to maximize MBE participation on this 165,000 sf office building on Parcel 18 in Roxbury.

Owner Representation (6 Projects)

Directed the design and construction of renovations in a portfolio of 6 million sf of commercial space in buildings owned by Beacon Management. Work incorporated office tenant fitouts, asbestos management and abatement, energy conservation retrofits, public area improvements, and preventative maintenance. Oversaw design investigations to establish scope, contracting and construction control for Rows Wharf, 75 State Street, One Post Office Square, Center Plaza, Wellesley Office Park, and 175 Federal Street.

Harbor Towers Renovations, Boston, MA (\$10 million)

Served as Project Executive on the renovation of two 40-story residential towers. Project involved HVAC modernization and the retrofitting of 4,000 windows in an occupied luxury condominium complex located on Boston's waterfront.

Adams Tower, University of New Hampshire, Salem, NH

Served as Preconstruction Consultant, responsible for producing a preliminary report analyzing alternative methods of renovation of 7-story tower. Report analyzed renovation of 60 suite-style dorm rooms, located within Continuing Education Conference Center on UNH campus.

Background

Bachelor of Architecture, University of Witwatersrand
Master of Architecture, University of Witwatersrand
Ph.D., University of Witwatersrand
Registered Architect, State of Ohio
Member, Boston Society of Civil Engineers
Member, American Society of Civil Engineers

Representative Project Listing

- *Mass Registry of Motor Vehicles, Parcel 18 Boston, MA*
- *World Center Plaza Budapest, Hungary*
- *Adams Tower, UNH Salem, New Hampshire*
- *Harbor Towers Boston, MA*
- *Center Plaza Renovations Boston, MA*
- *N E Holocaust Memorial Boston, MA*
- *Business Roundtable Washington, D C*
- *Arthur Andersen & Co Training Program for Construction Auditors Chicago, IL*
- *Foothills Theater Worcester, MA*
- *District Trial Court Boston, MA*
- *Fiduciary Trust Building Interior Renovations Boston, MA*
- *Wellesley Office Park Interior Renovations Wellesely, MA*
- *One Post Office Square Interior Renovations Boston, MA*
- *Candler Building Redevelopment Baltimore, MD*
- *Building Assessment Study 11 Harvard Freshman Dorms Cambridge, MA*
- *Publication of over 40 Technical Papers*

Overview

Harvey Steinberg offers 37 years of diverse construction experience in office and mixed-use buildings, housing and hotels, hospitals and industrial buildings, and significant renovation and interiors construction. He serves as Project Executive and Head of the Building Group, providing overall direction and management to Beacon's major projects, with responsibilities for budget, schedule, quality, and client communications. He has served as Project Executive for major office buildings including 75 State Street, One Post Office Square, One Exeter Plaza, and 175 Federal Street. Harvey is particularly experienced in the fit-out of offices having completed over 6 million sf of first-class space. He is currently Project Executive for all projects at 75 State Street, One Post Office Square, and MIT

Relevant Experience

Rowes Wharf, Boston, MA (\$126 million)

As a member of the Executive Committee, helped set goals and strategies for the design and construction of this 665,000 sf mixed-use project which includes a 230 room hotel, 330,000 sf of office space, and 100 residential units. Utilized up/down construction techniques. Beacon won the national Build America Award for this project.

Georgetowne Houses I & II, Hyde Park, MA (\$14.4 million)

Served as Project Executive for this 967 multi-family unit 2 1/2 story complex.

Pine Grove Apartments I&II, Brockton, MA (\$6.3 million)

Served as Project Executive for this 400-unit project. The 3-story, wood frame buildings were done in two phases. Athletic facilities were also included

Chatham West Apartments I & II, Brockton, MA (\$14 million)

Served as Project Executive for 570 low income units and townhouses. Project included athletic facilities.

Hotel Meridien, Boston, MA (\$16.8 million)

Served as Project Executive for the restoration and addition to the Old Federal Reserve Bank, converting the national register landmark into the Hotel Meridien. Modern mechanical, electrical, and sprinkler systems were concealed and coordinated to fit within the historical architectural finishes present throughout the hotel.

Guest Quarters, Boston/Cambridge, MA (\$20 million)

As Project Executive, oversaw all office activities, monitored subcontracts and labor relations. Project included a structured parking garage for 200 cars. Oversaw safety & communication procedures due to adjacent chemical facilities.

Background

B.S. Civil Engineering, Massachusetts Institute of Technology

Courses: Physics, Brandeis University

Graduate Study in Construction Management, Massachusetts Institute of Technology

Member: AGC of Massachusetts,

Member: NAHB Member: Joint Industry

Representative Project Listing

- *Rowes Wharf*
Boston, MA
- *Georgetowne Houses I & II*
Hyde Park, MA
- *Pine Grove Apartments I&II*
Brockton, MA
- *Chatham West Apartments I & II*
Brockton, MA
- *75 State Street*
Boston, MA
- *One Post Office Square*
Boston, MA
- *Fiduciary Trust Building*
Boston, MA
- *1615 L Street*
Washington, D C
- *Wellesley Office Park*
Wellesley, MA
- *One Exeter Plaza*
Boston, MA
- *Nike Sites*
Nebraska & Iowa
- *Hotel Meridien,*
Boston, MA
- *Guest Quarters,*
Boston/Cambridge, MA
- *MIT President's house,*
Cambridge, MA
- *MIT Alpha Phi Sorority,*
Boston, MA
- *Whittier Terrace*
Worcester, MA
- *Family Housing*
Otis AFB, MA
- *AC&W Housing*
Joelton, TN &
Roanoke Rapids, VA
- *Capehart Housing*
Leavenworth, KA
- *Family Housing*
Great Lakes, IL
- *Capehart Housing*
Wurtsmith, MI

Overview

As a Senior Project Manager with over 24 years of construction experience, Paul Marks has served as Project Manager on 10 base building projects and over 100 tenant interior jobs. His projects include corporate headquarters for EG&G, Fiduciary Trust, Scutter Stevens & Clark, Putnam Companies, and Wellington Management; research facilities for Medtronics, Digital Equipment Corporation, and Micom Data; complex projects for Boston Telecommunications, and Whitman and Howard; and, in the residential area, Paul's experience includes over 5,000 units of multi-family housing. Paul is presently serving as the Senior Project Manager for 75 State Street, a 750,000 sf office building in Boston, responsible for all aspects of the interior construction.

Relevant Experience

Housing

As Project Manager, coordinated all aspects of the construction process with subcontractors including purchasing and contract administration on over 5,000 multi-family housing units.

75 State Street, Boston, MA

As Senior Project Manager, coordinates over 500,000 sf of office fit-out work including tenant coordination, negotiating with subcontractors, cost control, and all phases of contract management. Project is a 31-story office building in downtown Boston with 25,000 sf of retail.

One Exeter Plaza, Boston, MA

As Project Manager, coordinated all subcontractors from foundation through tenant work for this 15 story 200,000 sf office building in the Back Bay of Boston. Building was located on a very small site with a high water table and adjacent buildings built on wood piles.

Wellesley Office Park, Building 6, Wellesley, MA

Served as Project Manager for construction of this 165,000 sf office building including the buildout of all the tenant work located on a difficult flood plain site.

Rowes Wharf, Boston, MA

As Project Manager, coordinated all aspects of construction of 100 customized condominiums including public and private common space.

One Post Office Square, Boston, MA

As Project Manager, coordinated all aspects of the interior construction for two large anchor tenants and several smaller tenants including purchasing, subcontractor negotiations, and contract administration.

175 Federal Street, Boston, MA

Served as Project Manager for the buildout of tenants in this 17 story, 6 sided office building. Coordinated all purchasing and supervision of subcontractors.

200 State Street Tenant Interiors, Boston, MA

Served as Project Manager on the renovation of previously built office space for full floor tenant coordination. Coordinated all phases of construction for this 8,500 sf while the other half of the floor remained in full operation. Work included all trades and finishes.

Background

A.S., Applied Science, Wentworth Institute of Technology

Representative Project Listing

- *Georgetowne Houses I & II
Hyde Park, MA*
- *Pine Grove I & II
Brockton, MA*
- *Chatham West Housing
Brockton, MA*
- *Wellesley Office Park, Building #6
Wellesley, MA*
- *One Exeter Plaza
Boston, MA*
- *Rowes Wharf
Boston, MA*
- *One Post Office Square
Boston, MA*
- *175 Federal Street
Boston, MA*
- *200 State Street
Boston, MA*
- *Coopers & Lybrand
Boston, MA*
- *Sullivan & Worcester
Boston, MA*
- *Hill & Knowlton
Boston, MA*
- *McDermott, Will & Emery
Boston, MA*
- *Three Center Plaza
Boston, MA*
- *Equitable Life Insurance
Wellesley, MA*
- *Medtronics Research Lab
Wellesley, MA*
- *Federal Express
Boston, MA*
- *Sunnyhurst Farms Grocery Store
Hyde Park, MA*
- *Hotel Meridien
Pool & Health Club
Boston, MA*
- *Winthrop Yacht Club
Winthrop, MA*

Overview

Jack Thomas brings over 40 years of construction experience to the construction of office and retail buildings, housing and hotels, and educational and healthcare projects. As General Superintendent, he is responsible for planning and executing all aspects of field construction including direction and field supervision of subcontractor's work, field engineering and layout, safety supervision, and coordination of punchlist and turnover. A 33-year veteran of Beacon, Jack has delivered over 10,000 residential units including 6,000 apartments and over 4,000 hotel keys throughout the United States. Jack has acted as the Owner's Representative on numerous projects, and most recently on hotel facilities in Santa Monica, CA, and Chicago, IL. Having won several safety awards, Jack serves as a valuable resource in preconstruction planning, constructability reviews, and value engineering. He is currently working on the renovation of the Weld Hall dormitory at Harvard University.

Relevant Experience

Residential Projects (10,000 units)

As General Superintendent, responsible for planning and executing all aspects of field construction on the construction of over 6,000 units of multi-family housing in four states and over 4,000 hotel rooms. Included units specially designed for handicapped tenants.

Boston University Dormitories, Boston, MA

Served as General Superintendent for the new construction of two 13-story dormitories. Buildings were interconnected by a dining facility with a commercial kitchen and serving area, and included meeting rooms, libraries and 20 floors of residential units. Also involved extensive site work. Project was completed on-time, despite numerous change-orders, to meet the University's academic schedule.

The Inn at Harvard, Cambridge, MA (\$12 million)

As General Superintendent, responsible for supervision and coordination of all on-site construction activities including manpower, project schedules, quality control, materials, and safety and security controls. The 110-room hotel was completed on schedule without disruption to adjacent street traffic. Introduced shot-crete instead of cast-in-place concrete foundations, minimizing excavation of contaminated soil.

Guest Quarters Suite Hotels (5 projects)

Served as the Owner's Representative and quality control for 5 hotels ensuring schedule, cost and project control on behalf of the client. Each project was approximately 250 suites at \$30 million, with locations in Boston/Cambridge, MA; Baltimore, MD; Troy, MI; Philadelphia and Plymouth Meeting, PA; and most recently in Waltham, MA, and Santa Monica, CA. Coordinated permit approvals, directed the project consultants, interviewed and selected local general contractors, and completed construction administration, pre-opening coordination and close-out.

Hotel Projects (625 keys)

Served as Owner's Representative, responsible for project control, coordination of consultants and general contractor, scheduling, and supervision on behalf of the owner. Projects included a Days Inn in Romulus, MI; a Holiday Inn in Bensalem Trevose, PA; and the Boston Harbor Hotel in downtown Boston.

Background

Apprentice Training, Carpentry
Westinghouse Technical Construction
Licensed Builder, City of Boston
Licensed Builder, State of Massachusetts
Member, North Reading School Association

Representative Project Listing

- *Boston University Dormitories*
Boston, MA
- *Weld Hall Dormitory*
Harvard University
Cambridge, MA
- *Williamsburg Estates*
Harrisburg, PA
- *Bramblewood Estates*
Richmond, VA
- *Dominion Place*
Richmond, VA
- *Inn at Harvard*
Cambridge, MA
- *8 Guest Quarters Suite Hotels*
- *Days Inn*
Romulus, MI
- *Holiday Inn*
Trevose, PA
- *Coopers & Lybrand Offices*
Boston, MA
- *Mechanics Bank,*
Boston, MA
- *One Exeter Plaza*
Boston, MA
- *Wellesley Office Park Building #5*
Wellesley, MA
- *Wellesley Office Park Building #7*
Wellesley, MA
- *AT&T Tenant Installation at the*
Devonshire
Boston, MA
- *1615 L Street Tenant Installations*
Washington, D C
- *One, Two, and Three Center Plaza*
Boston, MA
- *Shawmut Bank*
Boston, MA
- *Touche Ross*
Boston, MA
- *Worcester Center Office Building &*
Heat Plant
Worcester, MA
- *U S Post Office*
Bethlehem, MA

31027

SECRETARY OF THE
COMMONWEALTH

1997 MAY 29 PM 3:45

CORPORATION THE COMMONWEALTH OF MASSACHUSETTS

ARTICLES OF ORGANIZATION
GENERAL LAWS, CHAPTER 180

~~For me~~
14 G

I hereby certify that, upon an examination of the within-written articles of organization, duly submitted to me, it appears that the provisions of the General Laws relative to the organization of corporations have been complied with, and I hereby approve said articles: and the filing fee in the amount of \$30.00 having been paid, said articles are deemed to have been filed with me this 29th day of May 1987

Effective date

Michael J. Connolly

MICHAEL JOSEPH CONNOLLY

Secretary of State

TO BE FILLED IN BY CORPORATION
PHOTO COPY OF ARTICLES OF ORGANIZATION TO BE SENT

TO:

.....Paul W. Lee, Esq.....
.....Goodwin, Procter & Hoar.....
.....Exchange Place.....
.....Boston, MA 02109.....

Telephone.....(617) 570-1590.....

Filing Fee \$30.00

Copy Mailed

The Commonwealth of Massachusetts

Office of the Secretary of State
One Ashburton Place, Boston, MA 02108
Michael Joseph Connolly, Secretary

ARTICLES OF ORGANIZATION (Under G.L. Ch. 180) Incorporators

NAME	RESIDENCE
Include given name in full in case of natural persons; in case of a corporation, give state of incorporation.	

HARRY YEE

150 Kenrick St., #1
Brighton, MA 02135

PAUL W. LEE

29 Bow Road
Belmont, MA 02178

87 149105

The above-named incorporator(s) do hereby associate (themselves) with the intention of forming a corporation under the provisions of General Laws, Chapter 180 and hereby state(s):

001601848

1. The name by which the corporation shall be known is:

ASIAN COMMUNITY DEVELOPMENT CORPORATION

2. The purposes for which the corporation is formed is as follows:

See Continuation Sheet 2A

C ☐
P ☐
M ☐
R.A. ☐

Note: If the space provided under any article or item on this form is insufficient, additions shall be set forth on separate 8 1/2 sheets of paper leaving a left hand margin of at least 1 inch for binding. Additions to more than one article may be continued on single sheet so long as each article requiring each su

3. If the corporation has more than one class of members, the designation of such classes, the manner of election or appointment, the duration of membership and the qualification and rights, including voting rights, of the members of each class, are as follows: -

N/A

4. Other lawful provisions, if any, for the conduct and regulation of the business and affairs of the corporation, for its voluntary dissolution, or for limiting, defining, or regulating the powers of the corporation, or of its directors or members, or of any class of members, are as follows:-

See Continuation Sheets 4A-4C

Continuation Sheet 2 A

Asian Community Development Corporation

The Asian Community Development Corporation (the "Corporation") is incorporated to serve the needs of the Asian American community in Greater Boston. The Corporation intends to promote the economic development and improve the social welfare of the community through the following:

- a) preserve, maintain and improve community conditions, and assist in construction or rehabilitation of low and moderate income housing;
- b) support job creation and job training programs and increase available job opportunities;
- c) assist the development and growth of Asian small business enterprises;
- d) further the growth and empowerment, and promote and initiate awareness of all the different ethnic groups which constitute the Asian-American community;
- e) work to eliminate all forms of prejudice and discrimination in our society;
- f) promote social welfare and educational programs which benefit the community;
- g) provide technical assistance to community organizations whose services benefit the community;
- h) conduct periodic assessments of the economic and social needs of the community;
- i) cooperate with and support other community organizations in promoting the welfare of the community;
- j) improve access of Asian Americans to jobs in all sectors of the economy; and
- k) maintain access by and accountability to the community in all its activities and programs.

SVS-0086/G

Asian Community Development Corporation

A. Certain Powers of the Corporation.

In furtherance of its purposes, the Corporation shall have the powers specified in Sections 9 and 9A of Chapter 156B of the Massachusetts General Laws (except paragraph (m) thereof), the power to act as a partner in any business enterprises which the Corporation would have the power to conduct by itself, the power to carry on any activities in connection with any of its purposes, and all other powers conferred by the laws of Massachusetts upon non-profit corporations or business corporations formed under the General Laws of the Commonwealth of Massachusetts as amended from time to time, except for such powers as are prohibited by law to non-profit corporations.

(1) The Corporation may receive or acquire from any source whatsoever in trust or otherwise, by gift or will or otherwise, and hold cash, securities and real and personal property to the extent from time to time authorized by law; but no such cash, securities or property shall be acquired, received or accepted by gift, devise, bequest or otherwise if the acquisition, receipt or acceptance thereof is conditioned or limited in any manner that would require the disposition of the income or principal thereof in a manner inconsistent with purposes of the Corporation, or in any manner that would jeopardize the exemption of the Corporation from taxation of income pursuant to the laws of the United States from time to time in force and effect.

(2) The Corporation may provide advice, support, credit, funds, capital, gifts and all other lawful forms of assistance, financial or otherwise, to or for use in housing or business enterprises owned, or intended to be owned, by residents and groups in its community.

(3) The Corporation may furnish management, administrative and other business advice, support, training and technical assistance to said residents and groups in order to enable them to develop necessary skills successfully to operate housing or business ventures.

(4) The Corporation may encourage and voluntarily assist said residents and groups to organize, create, acquire, obtain financing for, own, manage and operate housing or business enterprises.

(5) The Corporation may obtain information or conduct research, studies, and analyses of the problems of its

community, and may prepare and publish reports, as to any and all matters that may be of use in furthering the expansion of housing or business enterprises owned and operated by said residents and groups, including information, research, studies, analyses, and reports, as to markets, products, services, skills, sources of financing and any and all other matters.

(6) The Corporation may conduct educational and other efforts to eliminate prejudice and discrimination in housing and in business and financial communities and to foster the establishment of sound and constructive relationships between neighborhoods and between the business and financial communities and residents and groups seeking opportunities in business.

(7) The Corporation may aid, support and assist by gifts, contributions, loans, investments and other lawful forms of assistance other persons or organizations seeking to expand the opportunities for housing and business ownership by said residents and groups in organizing, creating, acquiring, obtaining financing for, owning, managing and operating business enterprises.

(8) The Corporation may engage in the activity of operating business ventures for the purpose of providing job training, employment, and managerial development opportunities to said residents and groups for the charitable purpose of furthering the economic development of its community.

(9) The Corporation shall not have capital stock.

(10) The private property of the members shall not be subject to the payment of corporate debts to any extent whatsoever.

(11) The Corporation may make contributions for the accomplishment of its purposes, in such amounts as the directors determine to be reasonable, to organizations exempt from taxation under Section 501(c)(3) or 501(c)(4) of the Internal Revenue Code as now in force or hereafter amended.

(12) No part of any net earnings of the Corporation shall inure to the benefit of any officer, director or member of the Corporation, or any private individual, or be appropriated for any purposes other than the purposes of the Corporation as herein set forth. The Corporation shall not participate in, or intervene in, any political campaign on behalf of any candidate for public office. Notwithstanding any other provision of these Articles of Organization, the Corporation shall not conduct any other activities not permitted to be carried on by a corporation exempt from taxation under Section 501(c)(3) of the Internal Revenue Code of 1954, as now in force or hereafter amended.

(13) These Articles of Organization shall not be amended to authorize or permit the Corporation to be operated otherwise than exclusively for such purposes as qualify the Corporation for exemption from taxation under Section 501(c)(3) of the Internal Revenue Code of 1954, as now in force or hereafter amended.

(14) In the event of the liquidation, dissolution or winding up of the Corporation, whether voluntary, involuntary or by operation of law, any disposition made of the assets of the Corporation shall be such as is calculated to carry out the purposes for which the Corporation is formed as stated herein.

(15) Meetings of the members shall be held only in the Corporation's community.

(16) Each director and officer of the Corporation shall, in the performance of his duties, be fully protected in relying in good faith upon the books of account of the Corporation, written reports made to the Corporation by any of its officers or employees or by counsel, accountants, appraisers or other experts, or consultant selected with reasonable care by the directors, or upon other records of the Corporation.

(17) If any term or provision of these Articles of Organization is contrary to law or otherwise invalid or unenforceable, it shall be deemed stricken herefrom and the remaining terms and provisions shall not be affected thereby but each such remaining term and provision shall be given effect to the fullest extent permitted by law.

B. Limitation of Liability of Certain Directors and Officers.

No director or officer of the Corporation serving the Corporation without compensation shall be personally liable to the Corporation or its Members for monetary damages for breach of fiduciary duty as a director or an officer notwithstanding any provision of law imposing such liability; provided, however, that this Article shall not eliminate or limit any liability of a director or an officer (i) for any breach of the director's duty of loyalty to the Corporation or its members, (ii) for acts or omissions not in good faith or which involve intentional misconduct or a knowing violation of law, or (iii) with respect to any transaction from which the director or the officer derived an improper personal benefit.

LIST OF DIRECTORS

<u>Name</u>	<u>Residence</u>	<u>Post Office Address</u>	<u>Term Expires</u>
Caroline Chang	129 Ormond St. Mattapan, MA 02126	Same	1988
Neil Y.H. Chin	229 Harrison Ave. Boston, MA 02111	Same	1990
Kenneth Q. Jong	20 Lillian Rd. Lexington, MA 02173	Same	1989
Jacquie L. Kay	159 Hancock St. Cambridge, Ma 02139	Same	1990
Howard H. Lee	66 Doublet Hill Rd. Weston, MA 02193	Same	1989
Paul W. Lee	29 Bow Rd. Belmont, MA 02178	Same	1988
Regina F. Lee	38 Walk Hill St. Jamaica Plain, MA 02130	Same	1988
Tunney Lee	3 Ames St. Cambridge, MA 02139	Same	1989
Harry Yee	150 Kenrick St. #1 Brighton, MA 02135	Same	1990

SVS-8368/T

5. By-laws of the corporation have been duly adopted and the initial directors, president, treasurer and clerk or other presiding, financial or recording officers whose names are set out below, have been duly elected.
6. The effective date of organization of the corporation shall be the date of filing with the Secretary of the Commonwealth or if later date is desired, specify date, (not more than 30 days after date of filing).
7. The following information shall not for any purpose be treated as a permanent part of the Articles of Organization of the corporation.

a. The post office address of the initial principal office of the corporation in Massachusetts is:

Post Office Box 2847, Boston, MA 02101

b. The name, residence, and post office address of each of the initial directors and following officers of the corporation are as follows:

	NAME	RESIDENCE	POST OFFICE ADDRESS
President:	Jacquie L. Kay	159 Hancock St. Cambridge, MA 02139	Same
Treasurer:	Harry Yee	150 Kenrick St., #1 Brighton	Same
Clerk:	Harry Yee	Same as Above	Same
Vice-President	Neil Y.H. Chin	229 Harrison Ave. Boston, MA 02111	Same
Directors: (or officers having the powers of directors)			

See Attached List

c. The date initially adopted on which the corporation's fiscal year ends is:

December 31

d. The date initially fixed in the by-laws for the annual meeting of members of the corporation is:

First Tuesday in May

e. The name and business address of the resident agent, if any, of the corporation is:

N/A

IN WITNESS WHEREOF, and under the penalties of perjury the INCORPORATOR(S) sign(s) these Articles of Organization this 28th day of May 19 87

I/~~We~~ the below signed INCORPORATORS do hereby certify under the pains and penalties of perjury that I/~~We~~ have not been convicted of any crimes relating to alcohol or gaming within the past ten years; I/~~We~~ do hereby further certify that to the best of my/~~our~~ knowledge the above named principal officers have not been similarly convicted. If so convicted, explain.

Harry Yee

Paul W. Lee

The signature of each incorporator which is not a natural person must be by an individual who shall show the capacity in which he acts and by signing shall represent under the penalties of perjury that he is duly authorized on its behalf to sign these Articles of Organization.

BY-LAWS
OF
ASIAN COMMUNITY DEVELOPMENT CORPORATION

ARTICLE I

Name and Area

1. Name. The name of this organization shall be the Asian Community Development Corporation, a private non-profit organization established pursuant to Chapter 180 of the General Laws of Massachusetts, henceforth referred to as the "Corporation". The Corporation shall have the powers specified in Section 9 of Chapter 156B of the General Laws of Massachusetts (except paragraph (m) hereof), the power to act as a partner in any business enterprises which the Corporation would have the power to conduct by itself, the power to carry on any activities in connection with any of its purposes, and all other powers conferred by the General Laws of Massachusetts upon non-profit corporations or business corporations formed under the General Laws of Massachusetts as amended from time to time, except for such powers as are prohibited by law to non-profit corporations.

2. Area. The Corporation shall be organized to operate within a specific geographical area (the "Corporation Area") coincident with an existing political district, defined as a city or town, congressional district, ward or precinct or some other publicly-recognized administrative area defined by an outside public body, and containing no more than a population of 115,000 residing in the Corporation Area. The Corporation Area shall be the Chinatown area of the City of Boston, specifically, Precincts 7 and 8 of Ward 3 and Precincts 1 and 2 of Ward 8 and the areas surrounding such precincts.

3. Place of Business. The Corporation shall designate its place of business within the Commonwealth of Massachusetts as set forth in its Articles of Organization as amended from time to time, and in the area contained within the boundaries of the Corporation Area as defined in Section 2 herein.

ARTICLE II

Membership

1. Election and Tenure of Members.

(a) General Membership of the Corporation shall be open to all residents of the Corporation Area as set forth in Article I, Section 2. Such residents must be eighteen (18) years of age or older. General Membership of the Corporation shall also be open to non-residents working within the Area and other persons who have demonstrated an interest in the problems of the Area, provided that no more than forty percent (40%) of the General Membership shall be comprised of such persons.

(b) Persons wishing to become Members shall complete the Asian Community Development Corporation membership application and file it at the principal office of the Corporation, together with payment of the annual dues for the first year of membership. In addition, all applicants for new members received after January 1, 1988 must be recommended by at least two persons who are then Members in good standing. At each meeting of the Board of Directors, the Board of Directors shall review all membership applications received since the last meeting of the Board of Directors, and a persons whose membership application is accepted by the Board of Directors shall be deemed to be a "Member".

(c) Membership in the Corporation shall be for a term of one year, renewable annually, and shall not be assignable by operation of law or otherwise. For all purposes, a "Member" shall mean each person whose membership application shall have been accepted as provided above and who shall not have resigned or been removed as provided below.

2. Resignation and Removal. A Member may resign by delivering a written resignation to the Corporation at its principal office or to the President or Clerk of the Corporation. Such resignation shall become effective upon receipt unless it is specified to become effective at some other time or at the happening of some other event. Membership of a Member shall terminate 30 days after written notice from the Corporation is sent to such Member for failure to pay dues which the Board of Directors has determined to be payable by Members. A Member's membership may also be terminated by the Board of Directors by vote of two-thirds of the Directors then in office.

3. Membership Dues. Each Member shall be required to pay annual dues to the Corporation. The amount shall be fixed annually by the Board of Directors of the Corporation but shall be no more than \$10 per year for individual membership and \$15 per year for family membership. The Corporation may, with the approval of the Board of Directors, accept a waiver of the membership dues for an in-kind contribution for those members unable to pay such dues.

4. Annual Meeting. The annual meeting of Members shall be held on the first Tuesday in May (or if that be a legal holiday in the place where the meeting is to be held, on the next succeeding full business day) at the principal office of the Corporation in Massachusetts at 7:00 P.M. unless a different hour or place within the Area is fixed by the Board of Directors or the President. The purposes for which the annual meeting is to be held, in addition to those prescribed by law, by the Articles of Organization or by these By-Laws, may be specified by the Board of Directors or the President. If no annual meeting has been held on the date fixed above, a special meeting in lieu thereof may be held, or there may be action by written consent of the Members on matters to be voted on at the annual meeting, and such special meeting or written consent shall have for the purposes of these By-Laws or otherwise all the force and effect of an annual meeting.

5. Special Meetings. Special meetings of Members may be called by the President or by the Board of Directors. Special meetings shall be called by the Clerk, or in case of the death, absence, incapacity or refusal of the Clerk, by any other officer of the Corporation, upon written application of no less than twenty-five percent (25%) of the Members entitled to vote at such meeting. The call for the meeting may be oral or written and shall state the place, date, hour and purposes of the meeting.

6. Notice of Meetings. A written notice of the place, date and hour of all meetings of Members stating the purposes of the meeting shall be given by the Clerk or an Assistant Clerk (or other person authorized by these By-Laws or by law) at least seven days before the meeting to each Member entitled to vote thereat and to each Member who, under the Articles of Organization or under these By-Laws, is entitled to such notice, by leaving such notice with him or at his residence or usual place of business, or by mailing it, postage prepaid, and addressed to such Member at his address as it appears in the records of the Corporation. A written waiver of notice, executed before or after a meeting by such Member or his attorney thereunto authorized and filed with the records of the meeting shall be deemed equivalent to notice of the meeting.

7. Quorum. A majority of the then current Members present in person or by proxy at a meeting shall constitute a quorum, but if a quorum is not present, a lesser number may adjourn the meeting from time to time and the meeting may be held as adjourned without further notice.

8. Voting and Proxies. Each Member shall have one equal vote. Members may vote either in person or by written proxy dated not more than six months before the meeting named therein. Proxies shall be filed with the Clerk of the meeting, or of any adjournment thereof, before being voted. Except as otherwise limited therein, proxies shall entitle the persons authorized thereby to vote at any adjournment of such meeting but shall not be valid after final adjournment of such meeting. A proxy purporting to be executed by or on behalf of a Member shall be deemed valid unless challenged at or prior to its exercise and the burden of proving invalidity shall rest on the challenger.

9. Action at Meeting. When a quorum is present, any matter before the meeting shall be decided by vote of a majority of the Members voting on such matter, except where a larger vote is required by law, by the Articles of Organization or by these By-Laws. Any election by the Members shall be determined by a plurality of the votes cast, except where a larger vote is required by law, by the Articles of Organization or by these By-Laws. No ballot shall be required for any election unless requested by a Member entitled to vote in the election.

10. Action Without Meeting. Any action to be taken at any annual or special meeting of Members may be taken without a meeting if all Members entitled to vote on the matter consent to the action in writing and the written consents are filed with the records of the meetings of Members. Such consents shall be treated for all purposes as a vote at a meeting.

ARTICLE III

Function and Purpose

1. Function and Purpose. The function and purpose of the Corporation shall be as stated in the Articles of Organization.

ARTICLE IV

Board of Directors

1. Powers. The activities of the Corporation shall be managed by a Board of Directors who may exercise all the powers of the Corporation except as otherwise provided by law, by the Articles of Organization or by these By-Laws. The Board of Directors shall consist of not fewer than four (4) and not more than twenty-one (21) Directors. The authority of the Board shall include, but will not be limited to, the following powers:

- A. Appointment of an Executive Director who shall, subject to the supervision of the Board, administer the organization, direct its daily operation, and execute the policies of the Board. The Board shall determine the qualifications, duties, and compensation to the Executive Director. All other staff personnel may be appointed by the Executive Director with the advice and consent of the Board.
- C. Determination, subject to applicable laws and regulations of the federal and state government, of major personnel, fiscal and program policy.
- D. Final approval of all program proposals and budgets.
- E. Enforcement of compliance with all applicable conditions or grants and contributions.

2. Election, Term and Qualification. The names of the initial Directors, together with the year of expiration of their respective terms, are set forth in the Articles of Organization of the Corporation as initially filed. The Board of Directors shall be divided into three (3) classes as nearly as equal in number as possible, with one class to be elected annually by the Members at the annual meeting. The term of each class of Directors shall be three (3) years and until such Director's successors shall have been elected and qualified. For the purpose of all Board of Director elections, a Member must have completed and filed a membership application at least ten (10) days prior to the election to be eligible to vote. At all times, no less than a majority of the Directors shall be Members of the Corporation.

3. Resignation. Any Director may resign by delivering his written resignation to the Corporation at its principal office or to the President, Clerk or Secretary. Such resignation shall be effective upon receipt unless it is specified to be effective at some other time or upon the happening of some other event.

4. Vacancies; Reduction of Board. Any vacancy in the Board of Directors, however occurring, whether by resignation, removal or increase in the number of Directors, may be filled by a majority of vote of the remaining Directors. A Director elected to fill such a vacancy shall be elected to serve the remainder of the full term of the class of Directors in which the new directorship was created or the vacancy occurred and until such Director's successor shall have been elected and qualified. No decrease in the number of Directors constituting the Board of Directors shall shorten the term of any incumbent Director.

5. Removal. A Director may be removed from office by vote of two-thirds of the Members only for cause and only after reasonable notice and opportunity to be heard.

6. Meetings. Regular meetings of the Board of Directors may be held without notice at such time, date and place as the Board of Directors may from time to time determine. A regular meeting of the Board of Directors may be held without notice at the same place as the annual meeting of Members, or the special meeting held in lieu thereof, following such meeting of Members.

Special meeting of the Board of Directors may be called, orally or in writing, by the President, Treasurer or two or more Directors, designating the time, date and place thereof.

7. Notice of Meetings. Notice of the time, date and place of all special meetings of the Board of Directors shall be given to each Director by the Secretary, or if there be no Secretary, by the Clerk or Assistant Clerk, or in case of the death, absence, incapacity or refusal of such persons, by the officer or one of the Directors calling the meeting. Notice shall be given to each Director in person or by telephone or by telegram sent to his business or home address at least twenty-four hours in advance of the meeting, or by written notice mailed to his business or home address at least forty-eight hours in advance of the meeting. Notice need not be given to any Director if a written waiver of notice, executed by him before or after the meeting, is filed with the records of the meeting, or to any Director who attends the meeting without protesting prior thereto or at its commencement the lack of notice to him. A notice or waiver of notice of a meeting of the Board of Directors need not specify the purposes of the meeting.

8. Quorum. At any meeting of the Board of Directors, a majority of the Directors then in office shall constitute a quorum. Less than a quorum may adjourn any meeting from time to time and the meeting may be held as adjourned without further notice.

9. Action at Meeting. At any meeting of the Board of Directors at which a quorum is present, a majority of the Directors present may take any action on behalf of the Board of Directors, unless a larger number is required by law, by the Articles of Organization or by these By-Laws.

10. Action by Consent. Any action to be taken at any meeting of the Board of Directors may be taken without a meeting if all the Directors consent to the action in writing and the written consents are filed with the records of the meetings of the Board of Directors. Such consents shall be treated for all purposes as a vote at a meeting of the Board of Directors.

11. Compensation. Members and Directors shall receive no compensation for their services as Members and Directors.

ARTICLE V

Officers

1. Enumeration. The officers of the Corporation shall consist of a President, one or more Vice Presidents, a Treasurer, a Clerk, and such other officers, as the Board of Directors may determine.

2. Election. The President, any Vice President, Treasurer and Clerk shall be elected annually by the Board of Directors at their first meeting following the annual meeting of Members. Other officers may be chosen by the Board of Directors at such meeting or at any other meeting.

3. Qualification. Any two or more offices may be held by any person. The Clerk shall be a resident of Massachusetts unless the Corporation has a resident agent appointed for the purpose of service of process. Any officer may be required by the Board of Directors to give bond for the faithful performance of his duties in such amount and with such sureties as the Board of Directors may determine.

4. Tenure. Except as otherwise provided by law, by the Articles of Organization or by these By-Laws, the President, Vice President, Treasurer and Clerk shall hold office until the first meeting of the Board of Directors following the next annual meeting of Members and until their respective successors are chosen and qualified; and all other officers shall hold office until the first meeting of the Board of Directors following the next annual meeting of Members and until their successors are duly elected and qualified, or for such shorter term as the Board of Directors may fix at the time such officers are elected. Any officer may resign by delivering his written resignation to the Corporation at its principal office or to the President, Clerk or Secretary, and such resignation shall be effective upon receipt unless it is specified to be effective at some other time or upon the happening of some other event.

5. Removal. The Board of Directors may remove any officer with or without cause by a vote of two-thirds of the Directors then in office; provided, that an officer may be removed for cause only after reasonable notice and opportunity to be heard by the Board of Directors.

6. Vacancies. Any vacancy in any office may be filled for the unexpired portion of the term by the Board of Directors.

7. President and Vice President. The President shall be the chief executive officer of the Corporation and shall, subject to the direction of the Board of Directors, have general supervision and control of its business. Unless otherwise provided by the Board of Directors he shall preside, when present, at all meetings of Members and of the Board of Directors.

The Vice President(s) shall aid the President in the performance of his responsibilities in such manner and to such extent as the President may request. He shall perform such duties and have such powers as may be designated by the Board of Directors or the President.

8. Treasurer and Assistant Treasurers. The Treasurer shall, subject to the direction of the Board of Directors, have general charge of the financial affairs of the Corporation and shall cause to be kept accurate books of account. He shall have custody of all funds, securities, and valuable documents of the Corporation, except as the Board of Directors may otherwise provide.

Any Assistant Treasurer shall have such powers and perform such duties as the Board of Directors may from time to time designate.

9. Clerk and Assistant Clerks. The Clerk shall keep a record of the meetings of Members. In case a Secretary is not elected or is absent, the Clerk or an Assistant Clerk shall keep a record of the meetings of the Board of Directors. In the absence of the Clerk from any meeting of Members, an Assistant Clerk if one be elected, otherwise a Temporary Clerk designated by the person presiding at the meeting, shall perform the duties of the Clerk.

10. Secretary. The Secretary, if one be elected, shall keep a record of the meetings of the Board of Directors. In the absence of the Secretary, the Clerk, any Assistant Clerk or a Temporary Secretary shall be designated by the person presiding at such meeting to perform the duties of the Secretary.

11. Other Powers and Duties. Subject to these By-Laws, each officer of the Corporation shall have in addition to the duties and powers specifically set forth in these By-Laws, such duties and powers as are customarily incident to his office, and such duties and powers as may be designated from time to time by the Board of Directors.

ARTICLE VI

Indemnification

1. Definitions. For purposes of this Article

(a) A "Director" or "Officer" means any person serving as a director of the Corporation or in any other office filled by appointment or election by the directors or the members and also includes (i) a Director or Officer of the Corporation serving at the request of the Corporation as a director, officer, employee, trustee, partner or other agent of another organization, and (ii) any person who formerly served as a Director or Officer;

(b) "Expenses" means (i) all expenses (including attorneys' fees and disbursements) actually and reasonably incurred in defense of a Proceeding, in being a witness in a Proceeding, or in successfully seeking indemnification under this Article, (ii) such expenses incurred in connection with a Proceeding initiated by a Director or Officer as may be approved

by the Board of Directors, and (iii) any judgments, awards, fines or penalties paid by a Director or Officer in connection with a Proceeding or reasonable amounts paid in settlement of a Proceeding; and

(c) A "Proceeding" means any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative or investigative, and any claim which could be the subject of a Proceeding.

2. Right to Indemnification. Except as limited by law, the Corporation shall indemnify its Directors and Officers against all Expenses incurred by them in connection with any Proceedings in which they are involved as a result of their service as a Director or Officer, except that (i) no indemnification shall be provided for any Director or Officer regarding a matter as to which it shall be determined pursuant to Section 5 of this Article or adjudicated that he did not act in good faith and in the reasonable belief that his action was in the best interests of the Corporation, or with respect to a criminal matter, that he had reasonable cause to believe that his conduct was unlawful, and (ii) no indemnification shall be provided for any Director or Officer with respect to any Proceeding by or in the right of the Corporation or alleging that a Director or Officer received an improper personal benefit if he is adjudged liable to the Corporation in such Proceeding or, in the absence of such an adjudication, if he is determined to be ineligible for indemnification under the circumstances pursuant to Section 5 of this Article; provided, however, that indemnification of Expenses incurred by a Director or Officer in successfully defending a Proceeding alleging that he received an improper personal benefit as a result of his status as such may be paid if and to the extent authorized by the Board of Directors.

3. Settled Proceedings. If a Proceeding is compromised or settled in a manner which imposes any liability or obligation upon a Director or Officer, (i) no indemnification shall be provided to him with respect to a Proceeding by or in the right of the Corporation unless a court having jurisdiction determines that indemnification is reasonable and proper under the circumstances, and (ii) no indemnification shall be provided to him with respect to any other type of Proceeding if it is determined pursuant to Section 5 of this Article on the basis of the circumstances known at that time (without further investigation) that said Director or Officer is ineligible for indemnification.

4. Advance Payments. Except as limited by law, Expenses incurred by a Director or Officer in defending any Proceeding, including a Proceeding by or in the right of the Corporation, shall be paid by the Corporation to said Director or Officer in advance of final disposition of the Proceeding upon receipt of his written undertaking to repay such amount if he is determined pursuant to Section 5 of this Article or adjudicated to be ineligible for indemnification, which undertaking shall be an unlimited general obligation but need not be secured and may be accepted without regard to the financial ability of such person to make repayment; provided, however, that no such advance payment of Expenses shall be made if it is determined pursuant to Section 5 of this Article on the basis of the circumstances known at that time (without further investigation) that said Director or Officer is ineligible for indemnification.

5. Determinations; Payments. The determination of whether a Director or Officer is eligible or ineligible for indemnification under this Article shall be made in each instance by (a) a majority of the Directors or a committee thereof who are not parties to the Proceeding in question, (b) independent legal counsel appointed by a majority of such Directors, or if there are none, by a majority of the Directors in office, or (c) a majority vote of the members who are not parties to the Proceeding in question. Notwithstanding the foregoing, a court having jurisdiction (which need not be the court in which the Proceeding in question was brought) may grant or deny indemnification in each instance under the provisions of law and this Article. The Corporation shall be obliged to pay indemnification applied for by a Director or Officer unless there is an adverse determination (as provided above) within 45 days after the application. If indemnification is denied, the applicant may seek an independent determination of his right to indemnification by a court, and in such event the Corporation shall have the burden of proving that the applicant was ineligible for indemnification under this Article.

6. Insurance. The Corporation shall have power to purchase and maintain insurance on behalf of any agent, employee, director or officer against any liability or cost incurred by him in any such capacity or arising out of his status as such, whether or not the Corporation would have power to indemnify him against such liability or cost.

7. Responsibility With Respect to Employee Benefit Plan. If the Corporation or any of its Directors or Officers sponsors or undertakes any responsibility as a fiduciary with respect to an employee benefit plan, then for purposes of indemnification of such persons under this Article (i) a "Director" or "Officer" shall be deemed to include any Director or Officer of the Corporation who serves at its request in any capacity with respect to said plan, (ii) such Director or Officer shall not be deemed to have failed to act in good faith in the reasonable belief that his action was in the best interests of the Corporation if he acted in good faith in the reasonable belief that his action was in the best interests of the participants or beneficiaries of said plan, and (iii) "Expenses" shall be deemed to include any taxes or penalties imposed on such Director or Officer with respect to said plan under applicable law.

8. Heirs and Personal Representatives. The indemnification provided by this Article shall inure to the benefit of the heirs and personal representatives of a Director or Officer.

9. Non-Exclusivity. The provisions of this Article shall not be construed to limit the power of the Corporation to indemnify its Directors or Officers to the full extent permitted by law or to enter into specific agreements, commitments or arrangements for indemnification permitted by law. In addition, the Corporation shall have power to indemnify any of its agents or employees who are not Directors or Officers on any terms not prohibited by law which it deems to be appropriate. The absence of any express provision for indemnification herein shall not limit any right of indemnification existing independently of this Article..

10. Amendment. No amendment or repeal of the provisions of this Article which adversely affects the rights of a Director or Officer under this Article with respect to his acts or omissions at any time prior to such amendment or repeal, shall apply to him without his consent.

ARTICLE VII

Conflict of Interest

No contract or other transaction of the Corporation shall, in the absence of fraud or bad faith, be affected or invalidated by the fact that any Member, Director or officer of the Corporation

or any corporation, firm or association with which he may be a director, officer, shareholder or beneficiary may be a party to or may have an interest, pecuniary or otherwise, in any such contract or other transaction, provided that the nature and extent of his interest was disclosed to, and known by, the body of this Corporation (i.e., the Board or the General Membership) acting on such contract or other transaction, prior to such action. Any Member, Director or officer with such an interest may not be counted in determining the existence of a quorum at any meeting of the Members or Board of Directors at which any such contract or transaction is to be acted upon, and such Member, Director or officer shall not be entitled to vote with respect to the authorization of any such contract or transaction.

ARTICLE VIII

Committees

1. Executive Committee. The Executive Committee shall consist of not less than three (3) Board members designated by the Board. The Executive Committee shall be empowered to act on behalf of the Board of Directors between meetings. Any action taken by the Executive Committee shall be subject to ratification by the Board at its next meeting (and shall always be consistent with the Corporation's educational and charitable purposes). The Executive Committee shall hold meetings as required at the call of any or one or more of its members and at such meetings, a majority of the members of the Executive Committee shall constitute a quorum.

2. Nominating Committee. A Nominating Committee of not less than three (3) Board Members shall be appointed annually by the Board of Directors of the Corporation. The duties of the Nominating Committee are to nominate persons as members of the Board of Directors for regular and vacant terms under Article IV and to nominate persons as Officers. At such meetings, a majority of the members of the Nominating Committee shall constitute a quorum.

3. Other Committees. The Board of Directors may elect from its number such other committees and may delegate thereto some or all of its powers except those which by law, by the Articles of Organization, or by these By-Laws may not be delegated. The

Board of Directors may appoint such committees composed of Members to perform such tasks as the Board of Directors may determine. Except as the Board of Directors may otherwise determine, any such committee may make rules for the conduct of its business, but unless otherwise provided by the Board of Directors or in such rules, its business shall be conducted so far as possible in the same manner as is provided by these By-Laws for the Board of Directors. All members of such committees shall hold such offices at the pleasure of the Board of Directors. The Board of Directors may abolish any such committee at any time. Any committee to which the Board of Directors delegates any of its powers or duties shall keep records of its meetings and shall report its action to the Board of Directors. The Board of Directors shall have power to rescind any action of any committee, but no such rescission shall have retroactive effect. All committees, with the exception of the Executive Committee, shall be advisory and recommending in nature and shall be composed of members of the Board or Members and shall report to the Board of Directors for action on their reports. The reports of all committees shall be read into the minutes of the meeting at which they are presented.

ARTICLE IX

Miscellaneous Provisions

1. Fiscal Year. Except as otherwise determined by the Board of Directors, the fiscal year of the Corporation shall be the twelve months ending December 31.

2. Seal. The Board of Directors shall have power to adopt and alter the seal of the Corporation.

3. Voting of Securities. Unless otherwise provided by the Board of Directors, the President or Treasurer may waive notice of and act on behalf of the Corporation, or appoint another person or persons to act as proxy or attorney in fact for the Corporation with or without discretionary power and/or power of substitution, at any meeting of stockholders, shareholders, or members of any other corporation or organization, any of whose securities are held by the Corporation or of which the Corporation is a member.

4. Resident Agent. The Board of Directors may appoint a resident agent upon whom legal process may be served in any action or proceeding against the Corporation. Said resident agent shall be either an individual who is a resident of and has a business address in Massachusetts, a corporation organized under the laws of Massachusetts, or a corporation organized under the laws of any other state of the United States, which has qualified to do business in, and has an office in, Massachusetts.

5. Corporate Records. The original, or attested copies, of the Articles of Organization, By-Laws and records of all meetings of the incorporators and Members shall be kept in Massachusetts at the principal office of the Corporation, or at an office of its Clerk or resident agent, and shall be open at all reasonable times to the inspection of any Member or Director for any proper purpose.

6. Articles of Organization. All references in these By-Laws to the Articles of Organization shall be deemed to refer to the Articles of Organization of the Corporation then in effect.

7. Net Earnings and Dissolution. The net earnings of the Corporation shall be devoted as stated in its Articles of Organization exclusively to civic, charitable and educational purposes within the guide lines of Section 501(c)(3) of the Internal Revenue Code of 1954, as amended. Subject to the requirements of law, in the event of the voluntary dissolution of the Corporation, the Members shall designate as recipient of the Corporation's property remaining after winding up of its affairs, any organization or organizations which are exempt from taxation under Section 501(c)(3) of the Internal Revenue Code (as amended from time to time) and which, in the sole discretion of the Members, most nearly further the purposes for which the Corporation is organized.

8. Amendments. The Members shall have the power to make, amend or repeal these By-Laws, provided, however, that the Directors may make, amend or repeal the By-Laws (other than this Section 8) in whole or in part, except with respect to any provisions thereof which by law, the Articles of Organization or these By-Laws requires action by the Members. Not later than the time of giving notice of the meeting of Members next following the making, amending or repealing by the Directors of any By-law, notice thereof stating the substance of such change shall be given to all Members entitled to vote on amending the By-Laws. Any amendment or repeal of these By-Laws by the Directors and any

By-law adopted by the Directors may be amended or repealed by the Members. Any action by the Members or the Directors under this Section 8 shall require the affirmative vote of at least two-thirds (2/3) of such Members or Directors then in office.

9. Conduct of Meetings. Robert's Rules of Order shall govern the proceedings of all meetings of the Corporation.

SVS-0566/A

ASIAN COMMUNITY DEVELOPMENT CORPORATION

CODE OF ETHICS

As a community development corporation, we have a special responsibility to maintain the highest level of integrity in all aspects of our activities. The requirement that we operate within the law is just the beginning of the ethical discipline we accept and follow. Indeed, we aim for a standard of conduct well beyond what the law demands. This code of conduct reaffirms our commitment to integrity as a cornerstone of our community development activities.

The overriding principles which form the nucleus of code of ethics are:

1. Ethical conduct is characterized by honesty, integrity and freedom from deception.
2. All transactions must be performed in an open and aboveboard manner.
3. Ethical conduct will contribute to successful results for our community.

For the purposes of this Code of Ethics the term "agent" shall include any employee, officer, director or agent of the Company.

Conflicts of Interest.

Conflicts can arise in many situations. They happen when an agency benefits directly or indirectly at the Company's expense or when his or her actions are contrary to the Company's objectives. It is impossible to describe every conflict situation; in cases where there is any doubt whether an action is proper or improper, agents should consult the Executive Director before taking any action.

Every agent is expected to avoid any activity, investment, interest or association that interferes with or appears to interfere with the independent exercise of judgment in the Company's best interest.

More specifically:

- No agent shall, directly or indirectly, have any financial interest in or derive any income of other than nominal value from any supplier, customer or competitor of the Company without full disclosure to and written clearance from the Board of Directors.

- No agent shall, directly or indirectly, accept any money, gratuities, gifts or favors of other than nominal value, unusual or excessive entertainment or hospitality, loans, guarantees or preferential treatment from any supplier, customer or competitor of the Company.
- No agent shall commit the Company to any business transaction for his or her personal benefit, directly or indirectly, without prior full disclosure to and written clearance from the Board of Directors.
- An agent shall not use Company assets or services for personal benefit unless they have been properly approved for general use by employees. Company property should not be sold, loaned, given away or otherwise disposed of, regardless of condition or value, except with proper authorization. Proper authorization shall mean 1) approved by Executive Director if \$500 or less; or 2) approved by the Board of Directors or its designee of any amount.
- Business opportunities or investments within the scope of the Company's present or potential future business known or made available to an agent shall be offered to the Company before the agent acts on the opportunity or investment for personal benefit.
- An agent may be considered to have an indirect interest in, or benefit from, an organization or transaction if any of the following have such an interest or benefit:
 - (a) members of the agent's immediate family (spouse and children) or household
 - (b) close relatives of the agent by blood or marriage (parents, siblings, grandparents, grandchildren, uncles, aunts, first cousins, nieces and nephews of the agent or spouse)
 - (c) any firm in which the agent or such family members or relatives of the agent have a significant financial interest or serve as an officer, agent or representative.

- An agent shall not use for his or her own benefit or divulge to any other person, firm or corporation any confidential information relative to the Company or its operations that the agent may have obtained during the term of this or her agency by the Company. The phrase "confidential information" is not capable of precise definition, but each agent should treat as confidential any information concerning the Company's practices and procedures, its plans and products or its relationships with agents and customers that could be useful to a competitor and is not in the public domain or readily available from a public source.

Improper Payments.

It is contrary to Company policy, and under some circumstances may be a violation of law, for any improper payments to be arranged for or made, directly or indirectly, on behalf of the Company. Such payments would include bribes, kickbacks, gratuities, gifts or favors other than of nominal value, unusual or excessive hospitality or entertainment, loans, guarantees or benefits given to any customer, purchasing agent, supplier or designated agent to benefit the Company by unduly influencing acts or decisions. It is also improper for any such payments to be arranged for or made to any public official (including federal, state, local and foreign officials) or designated agent for the purpose of influencing any official act or decision to benefit the Company. Payments that are likely to have the effect of improperly influencing decisions to the Company's benefit are equally improper, whether or not that purpose was intended.

ASIAN COMMUNITY
DEVELOPMENT CORPORATION

FINANCIAL STATEMENTS

Year Ended June 30, 1991

ASIAN COMMUNITY DEVELOPMENT CORPORATION

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June 30, 1991

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RICHARD H. LEE, P.C.
Certified Public Accountant

TEL. (617) 482-7600
FAX (617) 482-7601

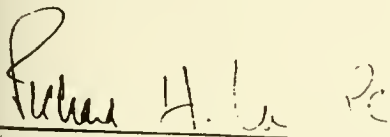
INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of
Asian Community Development Corporation

I have audited the accompanying balance sheet of Asian Community Development Corporation as of June 30, 1991, and the related statements of support, revenue and expenses and changes in fund balance, functional expenses, and changes in financial position for the year then ended. These financial statements are the responsibility of the Company's management. My responsibility is to express an opinion on these financial statements based on my audit.

I conducted my audit in accordance with generally accepted auditing standards. Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. I believe that my audit provides a reasonable basis for my opinion.

In my opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Asian Community Development Corporation as of June 30, 1991, and the results of its operations and the changes in its financial position for the year then ended in conformity with generally accepted accounting principles.



September 19, 1991

ASIAN COMMUNITY DEVELOPMENT CORPORATION

BALANCE SHEET June 30, 1991

ASSETS

	RESTRICTED			
	CEED	PARCEL B	GENERAL	TOTAL
Cash	\$ 1,561	\$ 30,208	\$ 20,650	\$ 52,419
Due from other funds	-	1,791	1,561	*
Property and equipment, net (Note 2)	-	-	2,790	2,790
Projects under development (Note 3)	-	192,727	-	192,727
Security deposits	-	-	529	529
TOTAL ASSETS	\$ 1,561	\$ 224,726	\$ 25,530	\$ 248,465

LIABILITIES AND FUND BALANCES

Liabilities				
Accounts and taxes payable	\$ -	\$ -	\$ 1,144	\$ 1,144
Accrued expenses	-	94,763	729	95,492
Due to other funds	1,561	-	1,791	*
Notes payable (Note 3)	-	78,500	-	78,500
Total Liabilities	1,561	173,263	3,664	175,136
Fund Balances	-	51,463	21,866	73,329
TOTAL LIABILITIES AND FUND BALANCES	\$ 1,561	\$ 224,726	\$ 25,530	\$ 248,465

* Interfund borrowings eliminated in combination

See accompanying notes to the financial statements.

ASIAN COMMUNITY DEVELOPMENT CORPORATION
STATEMENT OF SUPPORT, REVENUE AND EXPENSES
AND CHANGES IN FUND BALANCE
For the year ended June 30, 1991

	RESTRICTED			
	CEED	PARCEL B	GENERAL	TOTAL
SUPPORT AND REVENUE				
Grants:	\$ 27,225	\$ 20,000	\$ 2,000	\$ 49,225
Membership dues	-	-	55	55
Interest income	85	368	2,079	2,532
Contributions	-	-	400	400
TOTAL SUPPORT AND REVENUE	27,310	20,368	4,534	52,212
EXPENSES:				
Program Services:				
Parcel B	-	32,863	-	32,863
Other	-	-	8,919	8,919
Supporting Services:				
Management and general	-	-	11,083	11,083
Fundraising	-	-	5,467	5,467
TOTAL EXPENSES	-	32,863	25,469	58,332
EXCESS (DEFICIENCY) OF SUPPORT AND REVENUE OVER EXPENSES	27,310	(12,495)	(20,935)	(6,120)
OTHER CHANGES TO FUND BALANCES				
Operating transfers in(out)	(27,310)	35,090	(7,780)	-
FUND BALANCES, beginning	-	28,868	50,581	79,449
FUND BALANCES, ending	\$ -	\$ 51,463	\$ 21,866	\$ 73,329

See accompanying notes to the financial statements.

ASIAN COMMUNITY DEVELOPMENT CORPORATION

STATEMENT OF FUNCTIONAL EXPENSES
For the year ended June 30, 1991

	PROGRAM SERVICES		SUPPORTING SERVICES		TOTAL
	PARCEL B	OTHER	MGMT & GENERAL	FUND- RAISING	
EXPENSES					
Salaries	\$ 21,000	\$ 5,250	\$ 5,250	\$ 3,500	\$ 35,000
Employee benefits	1,155	289	289	192	1,925
Payroll taxes	1,870	468	468	311	3,117
Total Salaries and Related Expenses	24,025	6,007	6,007	4,003	40,042
Advertising	250	63	63	41	417
Bank charges	63	-	86	-	149
Continuing education	-	-	1,025	-	1,025
Dues and subscriptions	30	8	8	4	50
Insurance	266	67	67	44	444
Translation fees	-	720	-	-	720
Legal and professional	-	-	1,500	-	1,500
Meetings/Conventions	393	98	98	67	656
Miscellaneous	-	-	273	-	273
Office supplies	1,279	316	316	216	2,127
Postage	440	110	110	73	733
Rent	4,603	1,151	1,151	767	7,672
Telephone	941	235	235	157	1,568
Utilities	163	41	41	27	272
TOTAL EXPENSES BEFORE DEPRECIATION	32,453	8,816	10,980	5,399	57,648
Depreciation	410	103	103	68	684
TOTAL EXPENSES	\$ 32,863	\$ 8,919	\$ 11,083	\$ 5,467	\$ 58,332

See accompanying notes to the financial statements.

ASIAN COMMUNITY DEVELOPMENT CORPORATION
STATEMENT OF CHANGES IN FINANCIAL POSITION
For the year ended June 30, 1991

	RESTRICTED			
	CEED	PARCEL B	GENERAL	TOTAL
RESOURCES PROVIDED				
Excess(Deficiency) of support and revenue over expenses	\$ 27,310	\$(12,495)	\$(20,935)	\$(6,120)
Add items not using resources: Depreciation	-	-	684	684
Resources provided from operations	27,310	(12,495)	(20,251)	(5,436)
Decrease in grant receivables	2,317	-	-	2,317
Decrease in due from other funds	-	9,689	756	10,445
Increase in accrued expenses	-	30,817	617	31,434
Increase in notes payable	-	35,000	-	35,000
TOTAL RESOURCES PROVIDED	29,627	63,011	(18,878)	73,760
RESOURCES USED				
Increase in projects under development	-	69,317	-	69,317
Decrease in accounts payable	-	-	92	92
Decrease in due to other funds	756	-	9,689	10,445
TOTAL RESOURCES USED	756	69,317	9,781	79,854
INTERFUND TRANSFERS	(27,310)	35,090	(7,780)	-
INCREASE(DECREASE) IN CASH	\$ 1,561	\$ 28,784	\$(36,439)	\$(6,094)

See accompanying notes to the financial statements.

ASIAN COMMUNITY DEVELOPMENT CORPORATION

NOTES TO FINANCIAL STATEMENTS June 30, 1991

(1) ORGANIZATION AND SIGNIFICANT ACCOUNTING POLICIES

Organization

Asian Community Development Corporation (ACDC) is a non-profit corporation organized to promote the economic development and improve the social welfare of Asian American communities, primarily in the Greater Boston area.

Basis of Presentation

The financial statements have been prepared on an accrual basis and in conformity with the standards promulgated by the American Institute of Certified Public Accountants in its audit guide for voluntary health and welfare organizations.

Fund Accounting

In order to ensure observance of limitations and restrictions placed on the use of resources available to ACDC, the accounts are maintained in accordance with the principles of fund accounting. This is the procedure by which resources for various purposes are classified for accounting and reporting purposes into funds established according to their nature and purpose. Separate accounts are maintained for each fund; however, in the accompanying financial statements, funds that have similar characteristics have been combined into fund groups.

Grants

Resources received under grants with Governmental Agencies are recorded as revenue in the appropriate fund when the related costs are incurred since these grants are on a cost-reimbursement basis. Grant receivables represent amounts due for expenditures incurred prior to year end. Deferred amounts represent cash received in advance of the related expenditures. All other grants are recorded as revenue when the grant is pledged or received.

Membership Dues

Membership dues are recognized as revenue when earned.

Functional Expenses

Expenses are charged to each program based on direct expenditures incurred. Any expenditures not directly chargeable are allocated to a program based on related salary expenses.

ASIAN COMMUNITY DEVELOPMENT CORPORATION

NOTES TO FINANCIAL STATEMENTS

June 30, 1991

(1) ORGANIZATION AND SIGNIFICANT ACCOUNTING POLICIES (Continued)

Property and Equipment

Property and equipment are stated at cost. Depreciation is computed on a straight line basis over the following estimated useful lives:

Furniture	7 years
Equipment	5 years

Income Taxes

ACDC is a qualified tax-exempt organization under Internal Revenue Code Section 501(c)(3) and, accordingly, no income tax provision is required.

(2) PROPERTY AND EQUIPMENT

At June 30, 1991, property and equipment consist of the following:

Furniture	\$ 1,386
Equipment	2,430
	3,816
Less: Accumulated depreciation	(1,026)
Property and equipment, net	\$ 2,790

(3) PROJECTS UNDER DEVELOPMENT

In September 1988, ACDC received designation from Boston Redevelopment Authority (BRA) as real estate developers of a project known as "Parcel B". During fiscal year 1991, ACDC incurred costs in connection with the development of plans to finance, acquire and organize the development of these residential units. As of June 30, 1991, \$ 192,727 of charges has been incurred for legal, architectural and other development costs. These costs have been reflected as Projects under development in the accompanying balance sheet at June 30, 1991.

The total estimated costs of the project, including carrying costs during construction, furnishings and fixtures, etc., are expected to be approximately \$ 14,000,000.

ASIAN COMMUNITY DEVELOPMENT CORPORATION

NOTES TO FINANCIAL STATEMENTS
June 30, 1991

(3) PROJECTS UNDER DEVELOPMENT (continued)

Funding has been provided through various grants and notes payable from various agencies. As of June 30, 1991, notes payable consist of the following:

Community Economic Development Assistance Corporation

The maximum obligation under these interest-free note agreements is \$ 157,500, and amounts borrowed are payable upon receipt of permanent loan financing. These notes are forgiven if the project is not completed. The balance of these notes payable at June 30, 1991 was \$ 8,500.

Boston Redevelopment Authority

\$ 35,000 note payable upon closing of permanent loan financing not to exceed 3 years (March 1993). Interest is stated at zero percent and no payment of principal is required during the term of the loan.

Community Builders Charitable Trust

\$ 35,000 note payable with simple interest stated at 8% per annum. Principle and interest is payable upon initial closing of the construction mortgage loan for the project.

FORM 3

HOUSING DEVELOPMENT BUDGET

HOUSING DEVELOPMENT BUDGET

Developer Name: ASIAN COMMUNITY DEVELOPMENT CORPORATION

ACQUISITION COSTS

1. Land	1,500,000	
2. Buildings	0	

Total Acquisition Costs		1,500,000

HARD COSTS

3. Construction Costs @	\$79.02 /sf	8,663,000
4. Construction Contingency	2.5% of line 3	216,600

Total Hard Costs		8,879,600

SOFT COSTS

5. Architectural & Engineerin	6.8% of H.C.	602,800
6. Legal		125,000
7. Financing Fees		
Capitalized Interest	0.00% of loan	0
LIHTC Fees	4.00% of LIHTC	36,700
Application & Site Appro	0.80% of P Loan	51,000
Mortgage Origination Fee	2.00% of P Loan	127,500
Credit Enhancement Fee	0.00% of P Loan	0
8. Accounting & Cost Certification		24,000
9. Development Consultant		225,000
10. Real Estate Taxes		31,000
11. Insurance		70,000
12. Const. Loan Int	9.00% 0.50% 13	328,100
13. Bonding	1.0% of line 3	86,600
14. Permits	1.0% of line 3	86,600
15. Marketing & Rent-Up		120,000
16. Other: Development Management/Overhead		225,000
Clerk of the Works		75,000
Appraisal Fee		5,000
Seed Money Interest		5,000
Title & Recording		17,000
Hazardous Waste Remediation		40,000
Soft Cost Contingency	3.51%	80,000
	-----	-----
Total Soft Costs		2,361,300

TOTAL DEVELOPMENT COSTS

12,740,900
=====

FORM 4

FINANCING SOURCES

FORM 4

FINANCING SOURCES

Total Development Costs	12,740,900
	=====

CONSTRUCTION AND PERMANENT FINANCING SOURCES

1. MHFA Mortgage (AFL-CIO Housing Investment Trust)	6,376,200
2. Neighborhood Housing Trust Linkage (Committed 10/91)	150,000
3. Community Development Action Grant	500,000
4. BRA/SPONSOR Acquisition Loan	1,500,000
5. Syndication Equity	4,214,700

Total Sources	12,740,900
	=====

The MHFA mortgage will be supported by operating subsidies from two sources (See Long Term Operating Proforma):

SPONSOR OPERATING SUBSIDY SOURCES

1. Neighborhood Housing Trust Linkage (Requested 11/92)	1,175,000
2. Syndication Equity	200,000

Total Operating Subsidy	1,375,000
	=====

First Year Operating Subsidy	258,526
Minimum Escrow Balance	14,921
Operating Subsidy Thru Year	13

TOTAL NEIGHBORHOOD HOUSING TRUST LINKAGE CONTRIBUTION

1. Used as Sponsor Operating Subsidy (Requested 11/92)	1,175,000
2. Used as Construction/Permanent Financing (Committed 10/91)	150,000

Total NHT Linkage	1,325,000
	=====

DATE: 11/03/92

NAPA PROJECT 8-91-007-4

NAPA SURFACE APPLICATION (5/88)

PROJECT BUDGET SUMMARY

15 YEAR PROPOSED AND SPONSOR OPERATING SUBSIDY SCHEDULE

EXPENSES

Payroll Expenses
Payroll Taxes & Benefits
Janitorial Materials & Services
Landscaping / Open Space Maint.
Decorating (interior only)

Repairs

Plaster Maintenance

Garbage & Trash Removal

Snow Removal

Water & Sewer

Landscaping

Resident Services

Miscellaneous

TOTAL EXPENSES

SECURITY

UTILITIES

Electricity

Gas

Water & Sewer

TOTAL UTILITIES

TELEPHONE

INSURANCE

OPERATING EXPENSES - RESIDENTIAL

REPLACEMENT RESERVE

TOTAL EXPENSES

NET OPERATING INCOME

NET SERVICE 0 DS X

NET SERVICE COVERAGE/CASE FLOW

Sponsor Operating Subsidy Escrow

Escrow Starting Balance

Deposits: Liabage

Equity Investor Payments

Total Annual Deposits

Interest @ 6.75%

Operating Subsidy Payment - Liabage

Operating Subsidy Payment - Equity

Escrow Ending Balance

Business Balance

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
EXPENSES	41,000	45,150	47,400	49,770	52,267	54,880	57,624	60,595	63,811	66,707	70,002	73,545	77,222	81,043	85,137
Payroll Expenses	15,100	15,855	16,644	17,440	18,254	19,272	20,235	21,247	22,310	23,425	24,596	25,836	27,137	28,473	29,897
Janitorial Materials & Services	2,516	2,600	2,772	2,912	3,056	3,209	3,369	3,538	3,715	3,900	4,096	4,304	4,515	4,741	4,978
Landscaping / Open Space Maint.	3,352	3,520	3,696	3,881	4,075	4,279	4,493	4,717	4,953	5,201	5,461	5,734	6,020	6,321	6,637
Decorating (interior only)	11,429	12,000	12,600	13,230	13,892	14,586	15,315	16,081	16,885	17,729	18,616	19,547	20,524	21,550	22,628
Repairs	21,048	24,200	25,410	26,641	28,015	29,435	30,896	32,410	34,052	35,754	37,542	39,419	41,390	43,460	45,633
Plaster Maintenance	1,721	3,960	6,758	4,366	4,584	4,413	5,454	5,307	5,572	5,851	6,143	6,450	6,773	7,112	7,467
Garbage & Trash Removal	1,905	2,000	2,100	2,205	2,315	2,431	2,553	2,680	2,814	2,955	3,103	3,258	3,421	3,592	3,771
Snow Removal	1,676	2,760	1,848	1,940	2,037	2,139	2,246	2,359	2,476	2,600	2,730	2,867	3,010	3,161	3,319
Water & Sewer	3,352	3,520	3,696	3,881	4,075	4,279	4,493	4,717	4,953	5,201	5,461	5,734	6,020	6,321	6,637
Landscaping	1,905	2,000	2,100	2,205	2,315	2,431	2,553	2,680	2,814	2,955	3,103	3,258	3,421	3,592	3,771
Resident Services	952	1,000	1,050	1,103	1,158	1,216	1,276	1,340	1,407	1,477	1,551	1,629	1,710	1,796	1,886
Miscellaneous	112,005	117,605	123,485	129,660	136,142	142,950	150,097	157,682	165,482	173,756	182,444	191,566	201,144	211,203	221,762
TOTAL EXPENSES	29,120	29,448	30,554	31,359	32,143	32,907	33,770	34,615	35,400	36,367	37,276	38,200	39,163	40,142	41,146
SECURITY															
UTILITIES															
Electricity	26,000	27,720	29,106	30,561	32,089	33,694	35,379	37,147	39,005	40,955	43,003	45,153	47,421	49,781	52,270
Gas	41,300	43,628	45,599	47,879	50,273	52,787	55,426	58,198	61,104	64,163	67,371	70,740	74,277	77,990	81,890
Water & Sewer	33,400	35,741	38,285	40,965	43,833	46,901	50,184	53,697	57,456	61,478	65,782	70,386	75,313	80,585	86,226
TOTAL UTILITIES	100,700	106,989	112,991	119,406	126,196	133,382	140,909	148,842	157,559	166,586	176,155	186,279	197,003	208,357	220,306
TELEPHONE	52,800	58,120	55,473	56,860	58,201	59,738	61,232	62,763	64,332	65,940	67,584	69,278	71,010	72,785	74,605
INSURANCE	24,200	25,410	26,641	28,015	29,435	30,896	32,410	34,052	35,754	37,542	39,419	41,390	43,460	45,633	47,914
OPERATING EXPENSES - RESIDENTIAL	416,659	456,322	476,948	498,585	521,288	545,426	570,763	597,362	625,207	654,601	685,399	717,735	751,698	787,374	824,853
REPLACEMENT RESERVE	24,700	25,410	26,641	28,015	29,435	30,896	32,410	34,052	35,754	37,542	39,419	41,390	43,460	45,633	47,914
TOTAL EXPENSES	440,659	481,732	503,624	526,600	550,703	576,312	603,194	631,414	661,041	692,350	724,818	759,125	795,158	833,007	872,767
NET OPERATING INCOME	712,286	712,286	712,286	712,286	712,286	712,286	712,286	712,286	712,286	712,286	712,286	712,286	712,286	712,286	712,286
NET SERVICE 0 DS X	607,533	607,533	607,533	607,533	607,533	607,533	607,533	607,533	607,533	607,533	607,533	607,533	607,533	607,533	607,533
NET SERVICE COVERAGE/CASE FLOW	66,753	66,753	66,753	66,753	66,753	66,753	66,753	66,753	66,753	66,753	66,753	66,753	66,753	66,753	66,753
Sponsor Operating Subsidy Escrow															
Escrow Starting Balance	0	1,378,867	1,471,941	1,312,771	1,155,652	1,001,039	849,422	701,325	563,335	436,837	322,333	224,653	142,415	78,619	35,366
Deposits: Liabage	1,375,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity Investor Payments	200,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Annual Deposits	1,375,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest @ 6.75%	3,167	93,074	99,356	88,612	78,007	67,570	57,336	47,339	38,024	29,406	21,429	15,168	9,613	5,307	2,387
Operating Subsidy Payment - Liabage	0	0	258,526	245,731	232,619	219,188	205,433	195,339	184,513	172,931	160,603	147,600	134,560	121,533	108,500
Operating Subsidy Payment - Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Escrow Ending Balance	1,378,867	1,471,941	1,312,771	1,155,652	1,001,039	849,422	701,325	563,335	436,837	322,333	224,653	142,415	78,619	35,366	17,003
Business Balance	14,921														

-654,000



FORM 5

DISCLOSURE STATEMENT

FORM 5

DISCLOSURE STATEMENT

Any person submitting a development proposal to the City of Boston must truthfully complete this statement and submit it prior to being formally designated for any project.

1. Do any of the principals owe the City of Boston any monies for incurred real estate taxes, rents, water and sewer charges or indebtedness?
NO
2. Are any of the principals employed by the City of Boston? If so, in what capacity? (Please include name of agency or department and position held in that agency or department.)
N/A
3. Have any of the principals previously owned real estate? If so, when, where, and what type of property?
N/A
4. Were any of the principals ever the owners of any property upon which the City of Boston foreclosed for his/her failure to pay real estate taxes or other indebtedness?
NO
5. Have any of the principals ever been convicted of any arson-related crimes, or currently under indictment for any such crimes?
NO
6. Have any of the principals been convicted of violating any law, code, statute or ordinance regarding conditions of human habitation within the last three (3) years?
NO

SIGNED UNDER THE PAINS AND PENALTIES OF PERJURY THIS

10th DAY OF November, 1992

SIGNATURE:



ADDRESS:

ACDC 360 B TREMONT ST.
BOSTON, MA 02116



FORM 6

AFFIRMATIVE MARKETING PLAN

FORM 8

AFFIRMATIVE MARKETING PLAN

1. Developer/Owner: Name, Address Asian Community Development
360B Tremont St. Boston, MA 02116 Corporation
Tel. No. (617) 482-2380
2. Name and Address of Development Oak Terrace
Washington St./Oak St./Maple Pl./~~2~~ Pine Street
3. No. of Units 88 Vacant n/a Occupied n/a
4. Indicate which racial or ethnic groups are least likely to apply for housing without special outreach.
Hispanic and American Indian
5. Indicate the media to be used to advertise the availability of the housing to the groups noted in #4.

Name of Newspaper, Radio or Television Station	Racial/Ethnic Identification of Market
<u>PLEASE SEE ATTACHMENT</u>	
<u> </u>	<u> </u>
<u> </u>	<u> </u>
<u> </u>	<u> </u>
<u> </u>	<u> </u>
<u> </u>	<u> </u>
6. If brochures, leaflets, or other handouts are to be used, describe method of distribution:
PLEASE SEE ATTACHMENT
7. List community contacts and describe method of contact:
PLEASE SEE ATTACHMENT

8. If owners/renters are to be selected from a waiting list or pool of applicants, please describe the method that will be used to develop the applicant pool, the criteria that will be used for pre-qualifying the applicants, and the standards that will be used for final selection of buyers or tenants. Attach separate page if necessary.

ACDC will select tenants for the 25 Project Based Section 8 units from BHA Emergency Waiting List. If these 30-day selection process does not result in full tenancy as all 25 units, the sponsor will use its own waiting list for the remaining units.

The sponsor is currently developing tenant selection criteria which will be in full compliance of Section 8 guidelines, local housing assistance guidelines and other equitable standards in the pre-qualifying and final selection process. Prospective tenants will be adequately screened by the property management firm.

9. Please describe other efforts planned as part of your outreach program not adequately covered by this form.

PLEASE SEE ATTACHMENTS.

FORM 6

AFFIRMATIVE MARKETING PLAN

AFFIRMATIVE FAIR MARKETING PLAN

A. General Outreach

The developer will not discriminate or permit discrimination upon the basis of race, color, religious creed, marital status, sex, age, ancestry, sexual preference, military status, or handicap in the rental, use and occupancy of the project.

ACDC agrees to comply with the Affirmative Fair Marketing Guides of the Executive Office of Communities and Development and the City of Boston. ACDC will maintain a record of all newspaper ads, outreach letters, translation, leaflets and any other outreach efforts required due to the specific nature, or location of the project. These will be available for review by EOCD and the City of Boston prior to tenant selection upon request.

Brochures and leaflets will be used in the affirmative marketing of the property. The HUD logo and slogan "Equal Housing Opportunity" will appear in all marketing materials. Marketing materials will be produced in Chinese, Spanish, and other Asian languages. Outreach letters introducing the project will be sent to community groups, organizations, community newspapers, educational and medical facilities, housing authorities and religious organizations within a reasonable geographic area surrounding the site (see list of outreach organizations attached). Community meetings will be held to explain eligibility criteria and rent-update procedures.

B. Low and Moderate Income Rental Units

The development will include 60 units for low and moderate income families, including 5 handicapped units. The family units will include 32 two bedroom units, 33 three bedroom units and 9 four bedroom units.

The need for large affordable rental units in Chinatown has been well documented by the BRA in recent studies (Chinatown Housing Survey, Chinatown User Survey, 1988). ACDC does not anticipate any difficulties in marketing the low and moderate outreach efforts to the Chinatown community, and will also ensure that other qualified renters have equal access to the units. ACDC will follow the market requirements of the subsidy source.

C. Market Income Rental Units

Oak Terrace development will include 28 market rate units 10 will be one bedroom, 9 will be two bedrooms, 8 will be three bedrooms and 1 will be a four bedroom. ACDC anticipated that an extensive marketing effort will be required to rent these units, where rents are projected to be between \$750 and \$1,375 per month. ACDC's marketing strategy will be to target higher income users of Chinatown, as well as employees of businesses located in the Downtown, Chinatown and South Cove areas. According to the 1988

Chinatown User Survey conducted by the Boston Redevelopment Authority, Boston's Chinatown neighborhood has a variety of resident and non-resident users, that is, those who work in Chinatown, who visit restaurants or grocery stores, who visit families and friends, or who pass through on their way from one section of Downtown to another. Four-fifths of all Chinatown users are not neighborhood residents and nearly two-thirds of the users are Asians. Non-resident users tend to be younger, more educated and better off than Chinatown residents. A significant thirteen percent of those surveyed by the BRA had incomes of over \$40,000. The survey also indicates a strong desire on the part of users, including non-Asians, to live in Chinatown if housing were available and rates were comparable to their present housing costs. Nearly one-third of those surveyed think that it is very likely they would move to Chinatown, and almost half, 49%, think it is at least somewhat likely they would use this opportunity. (Chinatown User Survey, 1988)

ACDC will recruit market income renters through outreach similar to that described in section A above, with additional outreach through mass circulation newspaper ads and real estate brokers. ACDC will also direct its outreach efforts towards professional organizations such as the National Association of Asian American Professionals, the Organization of Chinese Americans, and the Asian American Lawyers Association, since their members are more likely to be higher income users of Chinatown. ACDC will publicize the availability of these units with other minority and business organizations. ACDC will also identify strategies to market these units to employees who work for major businesses in the area, such as New England Medical Center, Tufts University Medical and Dental Schools, IBM, Teradyne, and the Boston Herald. ACDC's marketing approach will emphasize the many positive features which this development offers such as the project's attractive design; proximity to Chinatown's food, shopping and cultural activities; convenient location to Downtown; easy access to the Mass. Turnpike and public transportation; and walking distance to such historical neighborhoods as Bay Village, Back Bay and South End.

D. Certificate and Voucher

Oak Terrace has secured 25 project based Section 8 assistance for 30 low income units. Five units will be for certificate holders.

In order to ensure a large pool of qualified applicants who are minorities and certificate/voucher holders, education and outreach will be done early and aggressively.

One year before the anticipated occupancy date of project, education about eligibility criteria and processes for obtaining certificates and vouchers and the future application process period for our project will be conducted. The project coordinator will learn about the most recent eligibility criteria and application processes in obtaining certificates and vouchers and will remain updated on any changes throughout the year.

Articles about the project application process and certificate and voucher eligibility criteria and its applications processes will be published in target population newspapers on an on-going basis the first 6 months. After 6 months, publications will be made on a more frequent basis. In addition, flyers will be distributed and meetings in the different target communities will be conducted.

Information and our application will be translated into different languages. During the community meetings and as needed prior to the application process, translators will be provided to assist potential applications.

We will allow a period of 3 weeks to accept applications and will conduct special assistance 3 days a week. During the special assistance days, translators and assistants will be available to aid applicants with the application process and to answer any questions.

Special attention will be directed towards certificate and voucher holders for our four bedroom apartments. We believe there is an uneducated market for these larger units. It is a very common practice for Asian families to have several generations of other family members live in the same household. Many Asian families prefer to have several generations living together in one household, but are frequently discouraged by property owners who fear overcrowding violations. ACDC can assist in helping families who want to live together calculate the State Sanitary Code or HUD allowed ratios and assist them in applying for certificates or vouchers.

OUTREACH ORGANIZATIONS

Community Newspapers

Language

Sampan	Chinese/English
Sing Tao	Chinese/English
El Mundo	Spanish/English
La Semana	Spanish/English
South End News	English
Bay State Banner	English
Jamaica Plain News	English
Boston League	English
East Boston Community News	English
Patriot Ledger	English
Dorchester Community News	English
Bay Window	English

Geographic Location and Name of Community Organizations

Chinatown/South Cove

Target Group

Chinese American Civic Association	Chinese, Indochinese
Greater Boston Golden Age Center	Chinese, Elderly
Chinese Consolidated Benevolent Assn.	Chinese
South Cove Community Health Center	Chinese, Indochinese
Chinatown Occupational Training Center	Chinese, Indochinese
Chinese Burmese Association	Chinese, Indochinese
Mass. Pike Tenants Association	Chinese, Others
Quincy School Community Council	Chinese, Others
Church of All Nations	Multi-ethnic
Int'l Ladies Garment Workers Union	Multi-ethnic
Castle Square Tenants Association	Multi-ethnic

Allston/Brighton

Kmhmu Family Center	Kmhmu-Laos
Laotian American Cultural Association	Laotian
Allston/Brighton Community Health Ctr	Indochinese, Others
St. Elizabeth's Hospital	Multi-ethnic
Brighton Marine Hospital	Indochinese, Multi-ethnic

South End/Lower Roxbury

United South End Settlement	Black, Latino
South End Neighborhood Action	Black, Latino
Inquilinos Boricuas en Accion	Latino
St. Stephen's Church	Multi-ethnic
Casa Myrna Vasquez	Black, Latino
Union Methodist Church	Black
Cardinal Cushing Center	Latino
Cathedral of the Holy Cross	Multi-ethnic
Cooper Community Center	Black
South End Community Health Center	Multi-ethnic

Roxbury

Roxbury Multi-Service Center	Black
Roxbury-North Dorchester APAC	Black, Latino
Roxbury Comprehensive Health Center	Black, Latino
La Alianza Hispana	Latino
Twelfth Baptist Church	Black
Education/Instruction	Black, Latino
Nuestra Comunidad CDC	Black, Latino
Quincy-Geneva Housing Corporation	Black, Latino
Lena Park Neighborhood House	Black
Greater Roxbury CDC	Black, Latino

Dorchester/Mattapan

Codman Square Health Center	Black, Latino
Harvard Street Health Center	Multi-ethnic
Uphams Corner Health Center	Multi-ethnic
Mujeres Unidas En Accion	Black, Latino
Fields Corner CDC	Black, Latino
Lena Park CDC	Multi-ethnic
Dorchester Bay CDC	Multi-ethnic

Other

South Boston Neighborhood House	White
North End Union	White
East Boston CDC	White
Boston Indian Council	Native American
League of Haitian Families	Haitians
Haitian Multi-Service Center	Haitians
Ethiopian Family Center	Ethiopians
Cambodian Community of Massachusetts	Cambodians
Vietnamese American Civic Association	Vietnamese
Cambodian Mutual Asst. Assn. of Grtr Lowell	Cambodian
Local Housing Authorities	Multi-ethnic
Mass. Off. for Refugees & Immigrants	Multi-ethnic

Minority Professional/Business/Civic Organizations

National Conference of Black Lawyers	
Asian American Lawyers Association	
NAACP	
Urban League	
Black Political Task Force	
Hispanic Office of Planning and Evaluation	
African Professionals Network	
National Association of Asian American Professionals	
Hispanic Lawyers Association	
Boston Urban Bankers Forum	
Minority Developers Association	
National Association of Black Americans	
National Black MBA Association	
Boston Contractors Association	

Disabled Persons Groups

Boston Center for Independent Living
Center for Individuals with Disabilities
Community Health Services
Office of Handicapped Affairs
Mass. Coalition of Citizens with Disabilities
Veterans Administration
Mass. Rehabilitation Commission



FORM 7

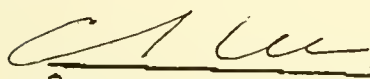
NON-DISCRIMINATION STATEMENT

FORM 7. NON-DISCRIMINATION STATEMENT

As a condition of receiving NHT/BRA-controlled funds, land or other benefits, I, Asian Community Development Corp. agree not to discriminate or permit discrimination upon the basis of race, color, sex, religion, national origin, source of income, or presence of children (except in the case of an elderly project) in the lease, rental, or use and occupancy of the property located at Oak Terrace

Furthermore, I agree to comply with the attached Affirmative Marketing Plan and to maintain a record of all newspaper advertisements, outreach letters, translations and leaflets. These will be available for review the NHT/BRA upon request.

I understand that I shall be able to proceed with completion of my project if I have taken every step outlined in the City-approved Affirmative Marketing Plan. Compliance shall be determined by the Boston Fair Housing Commission (BFHC). If I have not adequately complied with the City-approved plan, I shall be required to conduct additional outreach and/or I may be denied an occupancy permit for my project.


_____, Executive Director
Owner on behalf of the
Asian Community Development Corporation

Date

11/10/92

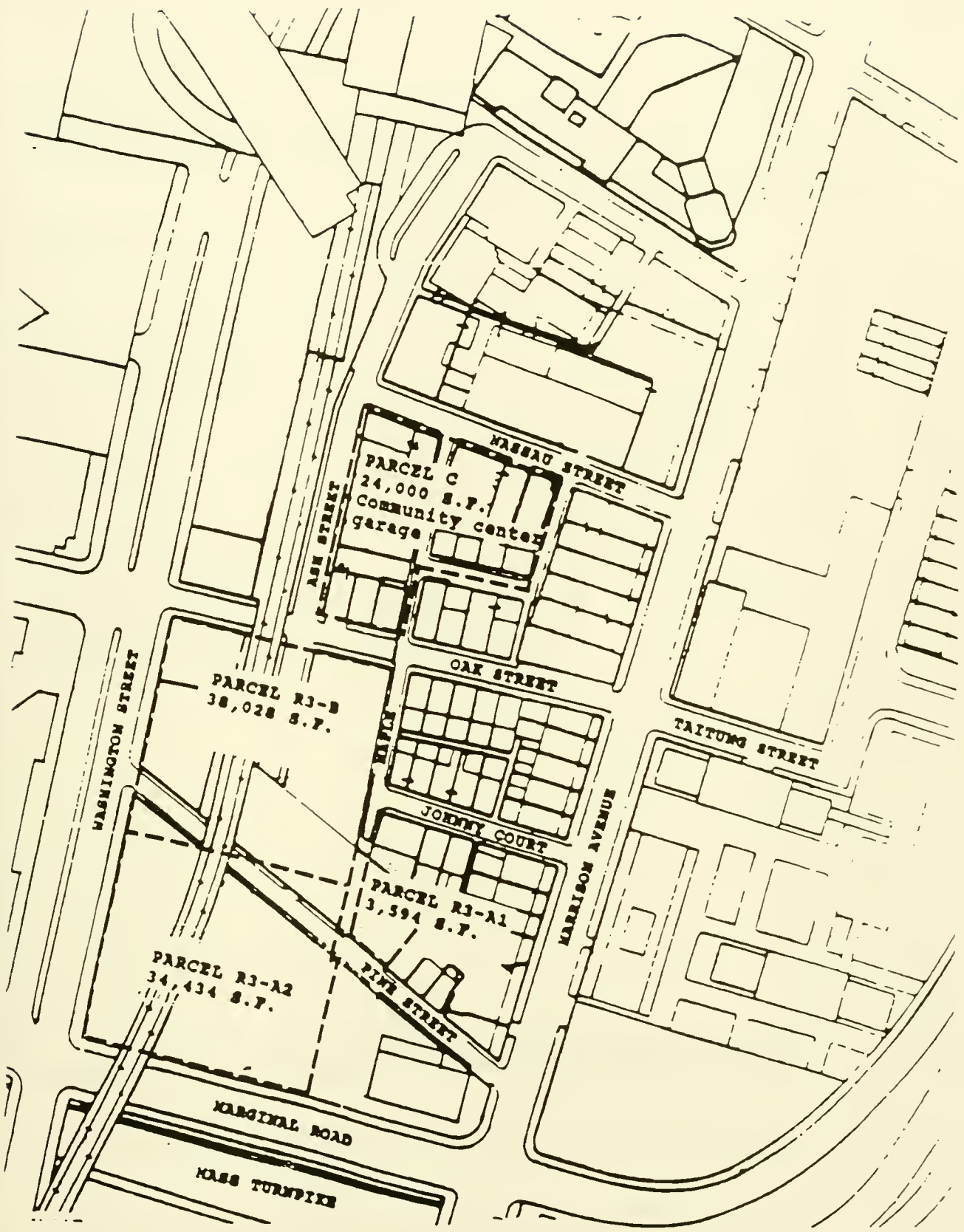
FORM 8

LOCATION MAPS



BOS





PARCEL C
24,000 S.F.
Community center
garage

PARCEL R3-B
38,028 S.F.

PARCEL R3-A1
3,594 S.F.

PARCEL R3-A2
34,434 S.F.

NASSAU STREET

OAK STREET

TAITUNG STREET

WASHINGTON STREET

MARRISON AVENUE

MARGINAL ROAD

MASS TURNPIKE

JOHNNY COURT

PINE STREET

HARRISON AVENUE

JOHNNY COURT

PINE ST

CHURCH

R-3A

MAPLE PLACE

R-3B

R-3A

MARGINAL ROAD

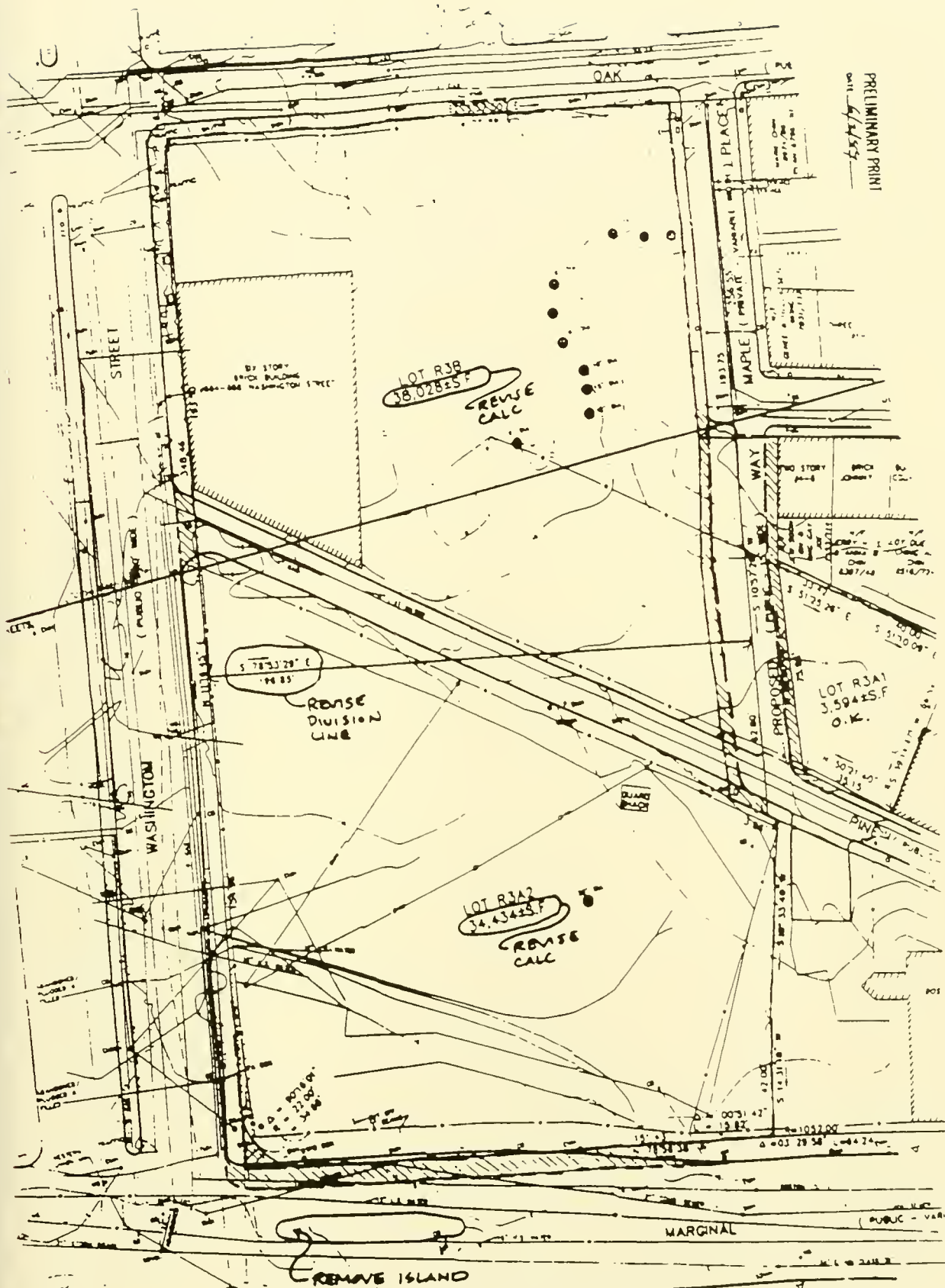
WASHINGTON ST

Quincy Elementary School

SITE PLAN

Checked by: [Signature]
Drawing by: [Signature]
Scale: 1" = 100'

PRELIMINARY PRINT
DATE 6/24/57



CHINATOWN HOUSING SITE

THIN R-3A+R-3B SITE/BRA

Scale 1/32" = 1'-0"

DATE 6-2-57

SS-1

PLAN OF LAND
BOSTON, MASS.

PREPARED FOR
SCALE 1" = 6' ONE SHEET

FORM 9

LETTERS OF SUPPORT

SUPPORT LETTERS

Due to the well documented need for affordable housing in Chinatown and the strength of the development team, our project has generated tremendous community and city-wide support. ACDC has on file over 130 support letters and a petition signed by 890 members of the Asian community endorsing the Chinatown Parcel R3-B Project. The following elected officials, institutions, community groups, businesses, abutters, and individuals have given ACDC support letters.

Elected Officials:

City Councillor at Large Rosaria Salerno
City Councillor James M. Kelly
City Councillor Bruce C. Bolling
State Representative Salvatore Dimasi

Institutions:

Stephen Coyle, Director
Boston Redevelopment Authority (BRA)
Thomas O'Malley, Assistant Director
Neighborhood Housing and Development (BRA)
New England Medical Center

Chinatown Organizations:

Chinatown-South Cove Neighborhood Council
Quincy School Community Council
Chinese Consolidated Benevolent Association
Boston Chinese Youth Essential Services
South Cove Community Health Center
Chinese American Civic Association
Chinese Cultural Institute
Greater Boston YMCA
Asian American Resource Workshop
Chinatown Housing and Land Development Task Force
Chinese Progressive Association/Worker's Center
South Cove Nursing
Boston Chinese Evangelical Church
Tai Tung Apartments
Castle Square Tenants Organization

Chinatown Businesses:

Asian-American Chinatown Business Association
Imperial Teahouse Restaurant
Sun Sun Co. Inc.
Ho Toy Noodle, Inc.

COMMUNITY SUPPORT

In 1988, the following financial institutions, elected officials, community organizations, individuals and other supports wrote letters of support for ACDC.

Letters of Interest from Financial Institutions received from:

Robert Pyne, Director of Development
Massachusetts Housing Finance Agency

Nick Nibi, Director, Office of Housing
U.S. Department of Housing and Urban Development

Carol M. Hackett, Project Manager, Equity Finance
Greater Boston Community Development, Inc.

Carl A. Sussman, Executive Director
Massachusetts Community Economic Development Assistance
Corporation

Bonnie S. Heudorfer, Senior Consultant, Community Investment
Dept., Bank of Boston

Edward D. Belz, Assistant Vice President
Home Owners Federal Savings

Letters of Support/Endorsement received from:

Elected Official: John Joseph Moakley, Congressman
 House of Representatives

Joseph P. Kennedy II, Congressman
House of Representatives

Salvatore F. DiMasi, Representative
State House of Representatives

James Kelly, City Councilor
Boston City Council

Bruce Bolling, City Councilor
Boston City Council

Rosaria Salerno, City Councilor At-Large
Boston City Council



Boston City Council

Rosaria Salerno
725-4376

May 3, 1991

Kevin Smith,
Acting Director
Executive Office of Communities
and Development
100 Cambridge Street
Boston, MA 02202

Dear Secretary Smith:

Three generations of one family living together in a small, one bedroom apartment, in a run down tenement building alongside other Asian families who share these inhumane conditions: this is still the reality for hundreds of people of the Asian community residing in the Chinatown neighborhood of Boston. This reality did not change because the state of Massachusetts found itself amidst a serious fiscal crisis.

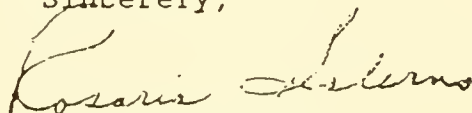
The Asian Community Development Corporation has been trying to build a 100 unit affordable family housing project in Boston since 1988. Because of its extensive and broad based support, it was finally able to secure commitments from EOCD last fall to begin the project. Proposed cuts in the RDAL and Chapter 707 budgets now threaten to end the project before it can reach fruition.

The Commonwealth of Massachusetts has an opportunity to finally follow through on its promises for new housing in one of the poorest of all Boston neighborhoods. A project of this magnitude which advocates for the preservation of the dignity of the people it will serve is much too important to be lost to the excuse of the State's fiscal crisis. We, as officials representing the needs of the people, cannot afford to alter our commitments regarding the urgency of affordable, livable housing.

ACDC needs a letter of firm commitment from EOCD so that they can be assured that RDAL will be received promptly on July 1, 1993. A letter is needed now to permit their construction loan closing and mortgage and equity commitments.

Let us move forward for the people and proceed with funding for this very vital project.

Sincerely,

A handwritten signature in dark ink, appearing to read "Rosaria Salerno". The signature is fluid and cursive, with the first name "Rosaria" being more prominent than the last name "Salerno".

Rosaria Salerno
City Councilor at Large

cc: Governor Weld
Sen. Bulger Sen. McGovern
Rep. DiMasi Rep. Jordan
Rep. Flaherty Sen. Berry
Rep. Finneran Mayor Flynn

RS/ks



From the desk of

James M. Kelly

BOSTON CITY COUNCIL - DISTRICT TWO

725-3203

725-3452

Carol Geary
Chief of Staff

Paul J. Walkowski
Legislative Coordinator

Annamarie Geary
Secretary

Mr. Kevin Smith
Acting Secretary
EOCD
100 Cambridge Street
Boston, MA 02202

April 24, 1991

Dear Mr. Smith:

Please record my name in support of the proposal to fund the Asian Community Development Corporation's Parcel R3-B Project in Chinatown.

Development of this parcel is an important step in improving the quality of life for residents of the Chinese community in our city. Additionally, it enjoys broad-based support from elected officials and community residents. I believe the 100 units of affordable housing will help alleviate the critical housing shortage which has plagued the city for so many years, and accordingly support the project enthusiastically.

Sincerely,

James M. Kelly

James M. Kelly



Boston City Council

Bruce C. Bolling
District 7
725-4220

April 17, 1991

Mr. Kevin Smith
Acting Secretary
Executive Office for Communities and Development
100 Cambridge Street, Room 1804
Boston, MA 02202

re: Parcel B Housing Project in Chinatown
Asian Community Development Corporation

Dear Secretary Smith:

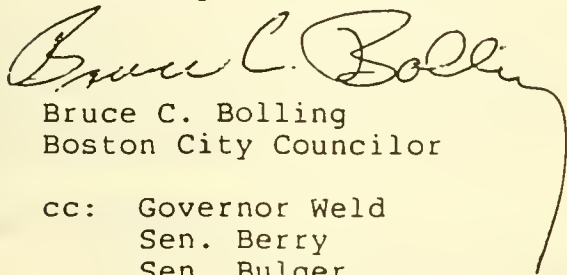
The Asian Community Development Corporation (ACDC) needs an immediate letter of commitment for funding their proposed housing development in Chinatown.

ACDC has been trying to build a one hundred unit affordable family housing project in Boston since 1988. Due to extensive and broad based support, they were able to secure commitments from the Executive Office of Communities and Development (EOCD) to start their project. Yet, proposed cuts in the RDAL and Chapter 707 budgets place the future of this project in jeopardy. ACDC needs EOCD's commitments in order to develop this project.

ACDC has received numerous support letters and signatures from Chinatown residents and organizations; namely, the City of Boston, elected officials, and other supporters of this housing project. Quality affordable housing is greatly needed in Chinatown and supporting this proposal will help to serve this overcrowded community.

I urge you to forward a letter of firm commitment from EOCD so that the Asian Community Development Corporation can be assured that RDAL will be received promptly on July 1, 1993. Thank you for your attention to this matter.

Sincerely,

A handwritten signature in cursive script, reading "Bruce C. Bolling". The signature is written in dark ink and is positioned above the typed name and title. A long, thin vertical line extends from the bottom of the signature down towards the list of recipients.

Bruce C. Bolling
Boston City Councilor

cc: Governor Weld
Sen. Berry
Sen. Bulger
Sen. McGovern
Rep. DiMasi
Rep. Finneran
Rep. Flaherty
Rep. Jordan
Mayor Flynn



Asian American Resource Workshop

27 beach st.

boston, ma 02111

(617) 426-5313

October 17, 1990

Amy S. Anthony
Secretary
Executive Office of Communities and Development
100 Cambridge St.
Boston, MA 02202

Dear Ms. Anthony:

We are writing to support the funding of the application of the Asian Community Development Corporation (ACDC) for development of the R3-B parcel in Chinatown. ACDC submitted an application to the Combined Funding Round on October 1, 1990 requesting CDAG, RDAL, TELLER, MFHA, and 707 backups.

The critical need for housing in Chinatown is common knowledge. The Asian American population has doubled in the last 10 years with concomitant pressures on housing in the Chinatown area, the only concentrated Asian American community in Massachusetts which has a developed support system for new Asian American immigrants. Despite this critical need, most recently and poignantly described in the August 12, 1990 *Boston Globe* article, and despite a string of promises, no new large scale housing has been built in the last 15 years.

The ACDC's 100 unit housing project would help relieve this crying need. Moreover, ACDC is a respected community development organization which has worked patiently to build housing for our community for several years. Their plans are ready to go, and, given the state of affairs in the State, this could be the last chance for Chinatown housing for a long time. We urge you to fund the proposal and move it with all the dispatch that it demands. The community needs it, and the Commonwealth needs it.

Sincerely,

Michael Liu
Director



South Cove Community Health Center

885 Washington St.
Boston, MA 02111
(617) 482-7555

Serving the Boston Asian and
South Cove Communities

April 14, 1993

Mr. Kevin M. Smith, Acting Secretary
Executive Office for Communities & Development
100 Cambridge Street, Room 1804
Boston, MA 02142

Dear Mr. Smith:

The Asian Community Development Corporation (ACDC) needs a letter of firm commitment from you right without delay for its housing project in Chinatown.

ACDC is planning to build a 100 unit affordable family housing project in Boston's Chinatown. Because of extensive and broad based support, last fall ACDC was able to secure commitments from the Executive Office of Community Development (EOCD) to start their project.

Due to the proposed cuts in the RDAL and Master 107 budgets, we are concerned that EOCD cannot honor their commitment to ACDC. ACDC needs the RDAL in order to build its project.

We are concerned that ACDC may not be able to build this project for the foreseeable future. ACDC and the Chinatown community have invested over two years in this project. ACDC has received over 100 letters of support and 800 petition signatures from Chinatown residents and organizations, the City of Boston, elected officials, and other supporters for this housing project. As Chinatown is one of the poorest and overcrowded neighborhoods in Boston, affordable housing is a priority and is greatly needed. The loss of housing and jobs is both at stake.

ACDC needs a letter of firm commitment from EOCD so that they can be assured that RDAL will be received promptly on 7/1/93. A letter is needed now to permit their construction loan closing and mortgage and equity commitments.

We urge that you issue this important letter of commitment to ACDC right away.

Sincerely,

Jean Lau Chin, Ed.D.

Jean Lau Chin, Ed.D.
Executive Director

cc: Governor Weld	Sen. McGovern	Mayor Flynn
Sen. Bulger	Rep. Jordan	Rep. Flaherty
Rep. DiMasi	Sen. Barry	

QSCC

Quincy School Community Council

昆市社區學校民衆委員會

April 18, 1991

Mayor Raymond L. Flynn
City Hall Plaza, 5th Floor
Boston, MA 02201

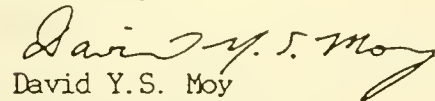
Dear Mayor Flynn:

I writing in regards to the status of the Executive Office of Community Development funding for the Asian Community Development Corporation (ACDC). As you know, ACDC is trying to develop over 100 units of desperately needed, affordable housing in Boston's Chinatown. We and others in the community were initially elated to hear that EOCD funding, consisting of RDAL and Chapter 707 monies, was awarded for the ACDC project. Now, we hear that EOCD may be reneging on its commitment to this project. We strongly urge your help in ensuring that this does not happen.

As the leading multiservices provider in the Asian Community, the Quincy School Community Council is well aware of the community's need for the ACDC project. The predominant majority of our 4000 participants are from low income families. Many live in the worst housing conditions as Chinatown has been cited as the poorest and most overcrowded neighborhood in the city. The ACDC project would do much to alleviate this grievous situation. In the process, it would also provide much needed economic opportunities for residents of this community and elsewhere.

Again, any assistance you can provide on this matter would be greatly appreciated. ACDC needs a letter of commitment from EOCD. This would allow them to obtain the additional private financing needed to get this project on track. Thank you for your consideration.

Sincerely,



David Y.S. Moy
Executive Director

cc: Victoria Wu, President, QSCC Board



波士頓華人佈道會

JACOB FUNG, Senior Pastor
STEVEN CHIN, Associate Pastor
JAMES Y. K. TAN, Pastor Emeritus

Boston Chinese Evangelical Church 249 Harrison Ave., Boston, Massachusetts 02111 Telephone: (617)426-5711

Mr. Kevin M. Smith
Acting Secretary
Executive Office for Communities and Development
100 Cambridge Street Rm. 1804
Boston, MA 02202

RE: PARCEL B HOUSING PROJECT IN CHINATOWN
ASIAN COMMUNITY DEVELOPMENT CORPORATION

Dear Secretary Smith:

The Asian Community Development Corporation (ACDC) needs a letter of firm commitment from you right away for its housing project in Chinatown.

ACDC has been trying to build a 100 unit affordable family housing project in Boston since 1988. Because of the extensive and broad based support, it was finally able to secure commitments from the Executive Office of Communities and Development (EOCD) last fall start their project.

Unfortunately, due to the proposed cuts in the RDAL and Chapter 707 budgets, we concerned that EOCD can not honor their commitments to ACDC. ACDC needs EOCD's commitments in order to build its project.

We are very upset that ACDC may not be able to build this project for the Chinatown community. Over two years have been invested by ACDC and the community. We know that ACDC has received over 130 letters of support and 890 petitioners from Chinatown residents and organizations, the City of Boston, elected officials and other supporters for this housing project. As Chinatown is one of the poorest and most overcrowded neighborhoods in Boston, affordable housing is a priority and is greatly needed. The loss of housing and jobs are both at stake.

ACDC needs a letter of firm commitment from EOCD so that they can be assured that RDAL will be received promptly on 7/1/93. A letter is needed now to permit their construction loan closing and mortgage and equity commitments.

WE urge that you to issue this important letter of commitment to ACDC right away regarding RDAL and Chapter 707.

Sincerely

Steven Chin
Associate Pastor

cc:	Governor Weld	
	Sen. McGovern	Sen. Bulger
	Rep. DiMasi	Rep. Jordan
	Rep. Flaherty	Sen. Berry
	Rep. Finneran	Mayor Flynn



October 30, 1990

Ms. Amy S. Anthony, Secretary
Executive Office of Communities and Development
100 Cambridge Street
Boston, MA 02202

Dear Secretary Anthony:

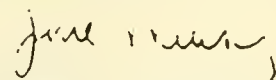
I am writing to urge you to fund the Asian Community Development Corporation's Parcel R3-B Project in Chinatown (ACDC). ACDC submitted an application to the Combined Funding Round on October 1, 1990 requesting CDAG, RDAL, TELLER, MFHA and 707 Back-ups.

ACDC's Parcel R3-B Project is important to the Chinatown community. There has been no large scale housing projects built in Chinatown since 1974. As one of Boston's poorest and most overcrowded neighborhoods, new housing is greatly needed. This project will provide 100 new apartments, 58% of them for low income families.

For many years, this neighborhood has been promised hundreds of new housing units through public/private partnerships such as the Parcel to Parcel Linkage Project, Chinatown Development Plan and the Midtown Cultural District Plan; however, none has appeared. ACDC's project is ready to go and could become a reality with your approval of their funding requests. With the State's fiscal crisis, this may be the last opportunity for Chinatown to have any affordable housing built.

This project is a priority for our community. I urge you to grant ACDC's request for funds.

Sincerely,


Jane S. Leung
Executive Director

Boston
Chinese:
Youth
Essential
Service

華人青年
協助會

199 Harrison Ave.
Boston, MA 02111
(617) 482-4243



*The
Asian/American Chinatown
Business Association
Inc.*

October 29, 1990

Ms. Amy S. Anthony
Secretary
Executive Office of Communities and Development
100 Cambridge Street
Boston, MA 02202

RE: Funds for Chinatown/Parcel R3-B Project

Dear Secretary Anthony:

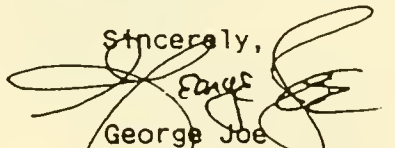
AFFORDABLE HOUSING IS ESSENTIAL IN THE CHINATOWN COMMUNITY! As Executive Director, for the Asian/American Chinatown Business Association we are writing to urge you to fund the Asian Community Development Corporation's Parcel R3-B project in Chinatown (ACDC). ACDC submitted an application to the Combined Funding Round on October 1, 1990 requesting CDAG, RDAL, TELLER, MFHA and 707 Back-ups.

Their Parcel R3-B Project is very significant for the Chinatown community. There has been no large scale housing projects built in Chinatown since 1974. As one of Boston's poorest and most overcrowded neighborhoods, new housing is greatly needed. This project will provide 100 new apartments, 58% of them for low income families.

For many years, this neighborhood has been promised hundreds of new housing units through public/private partnerships such as the Parcel to Parcel Linkage Project, Chinatown Development Plan and the Midtown Cultural District Plan, however, none has appeared. With ACDC's expertise and dedication, their project is ready to go and could become a reality with your approval of their funding requests. With the State's fiscal crisis, this time may be the last opportunity for Chinatown to have any affordable housing built.

Like Mayor Flynn and Stephen Coyle of the BRA who are strong supporters of this project, we feel this project should be a priority. We urge you to grant ACDC's request for funds.

Sincerely,


George Joe
Executive Director
AACBA



ASIAN-AMERICAN LAWYERS ASSOCIATION OF MASSACHUSETTS, INC.

P.O. Box 5655, Boston, MA 02114

April 12, 1991

Secretary Kevin M. Smith
Executive Office for Communities and Development
100 Cambridge Street, Room 1804
Boston, MA 02202

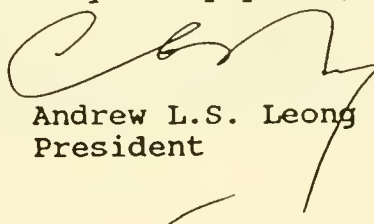
Dear Secretary Smith:

The Asian American Lawyers Association of Massachusetts ("AALAM") is writing this letter of support on behalf of the Asian Community Development Corporation ("ACDC"). AALAM is aware of the hard work that ACDC has done over the last several years to develop 100 units of low income housing for the Asian community. The AALAM is aware of the Executive Office of Communities and Development's ("EOCD") budget cuts in Rental Housing Development Action Loan ("RDAL") and Chapter 707 Housing Subsidy. Due to the above we foresee the likelihood that ACDC will be excluded in fiscal year 1992 for the aforementioned loan and subsidy, even though ACDC was previously awarded such funds.

At the same time we are experiencing this cut the population for Asians in the Commonwealth of Massachusetts has increased by over 189.6% over the course of the last ten years. The overcrowding rate for Asians are usually the worst for the Greater Boston area; furthermore, the vacancy rate is usually the lowest in Chinatown. We know that affordable housing is desperately needed for the Asian community. It is with the above information that AALAM is therefore requesting that priority be given to ACDC to receive such loan and subsidy for fiscal year 1993.

It would be a shame to see such hard work, expenses in time and money from ACDC go to waste. The Commonwealth must honor the above commitment.

Very truly yours,



Andrew L.S. Leong
President

cc: Governor Weld
Sen. Bulger Sen. McGovern
Rep. DiMasi Rep. Jordan
Rep. Flaherty Sen. Berry
Rep. Finneran Mayor Flynn



CASTLE SQUARE TENANTS ORGANIZATION INC.

April 24, 1991

Governor William F. Weld
State House
Boston, MA 02133

RE: PARCEL B HOUSING PROJECT IN CHINATOWN
ASIAN COMMUNITY DEVELOPMENT CORPORATION

Dear Sir/Madam:

The Asian Community Development Corporation (ACDC) needs a letter of firm commitment from you right away for its housing project in Chinatown.

ACDC has been trying to build a 100 unit affordable family housing project in Boston since 1988. Because of the extensive and broad based support, it was finally able to secure commitments from the Executive Office of Communities and Development (EOCD) last fall start to start their project.

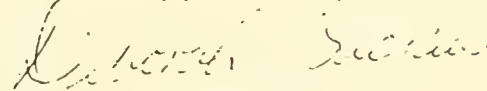
Unfortunately, due to the proposed cuts in the RDAL and Chapter 707 budgets, we are concerned that EOCD cannot honor their commitments to ACDC. ACDC needs EOCD's commitments in order to build its project.

We are very upset that ACDC may not be able to build this project for the Chinatown community. Over two years have been invested by ACDC and the community. We know that ACDC has received over 130 letters of support and 890 petitioners from Chinatown residents and organizations, the City of Boston, elected officials and other supporters for this housing project. As Chinatown is one of the poorest and most overcrowded neighborhoods in Boston, affordable housing is a priority and is greatly needed. The loss of housing and jobs are both at stake.

ACDC needs a letter of firm commitment from EOCD so that they can be assured that RDAL will be received promptly on 7/1/93. A letter is needed now to permit their construction loan closing and mortgage and equity commitments.

We urge that you to issue this important letter of commitment to ACDC right away regarding RDAL and Chapter 707.

Sincerely,



Deborah Backus
Co-Chair
Castle Square Tenants Organization Inc.

DB/rw

cc: Sen. Bulger
Rep. DiMasi
Rep. Flaherty
Rep. Finneran
Sen. McGovern
Rep. Jordan
Sen. Berry
Mayor Flynn
ACDC

華埠職業訓練中心

CHINATOWN OCCUPATIONAL TRAINING CENTER

31 BEACH STREET, 2nd FLOOR BOSTON, MASSACHUSETTS 02111
TELEPHONE (617) 542-2603

April 18, 1991

Kevin M. Smith
Acting Secretary
Executive Office for Communication and Development
100 Cambridge Street, Room 1804
Boston, MA 02202

RE: PARCEL B HOUSING PROJECT IN CHINATOWN ASIAN COMMUNITY
DEVELOPMENT CORPORATION

Dear Secretary Smith:

The Asian Community Development Corporation (ACDC) needs a letter of firm commitment from you right away for its housing project in Chinatown.

ACDC has been trying to build a 100 unit affordable family housing project in Boston since 1988. Because of the extensive and broad based support, it was finally able to secure commitments from the Executive Office of Communities and Development (EOCD) last fall start their project.

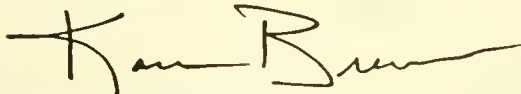
Unfortunately, due to the proposed cuts in the RDAL and Chapter 707 budgets, we concerned the EOCD can not honor their commitments to ACDC. ACDC needs EOCD's commitments in order to build its project.

We are very upset that ACDC may not be able to build this project for the Chinatown community. Over two years have been invested by ACDC and the community. We know that ACDC has received over 130 letters of support and 890 petitioners from Chinatown residents and organizations, the City of Boston, elected officials and the other supporters for this housing project. As Chinatown is one of the poorest and most overcrowded neighborhoods in Boston, affordable housing is a priority and is greatly needed. The loss of housing and jobs are both at stake.

ACDC needs a letter of firm commitment from EOCD so that they can be assured that RDAL will be received promptly on 7/1/93. A letter is needed now to permit their construction loan closing and mortgage and equity commitments.

We urge you to issue this important letter of commitment to ACDC right away regarding RDAL and Chapter 707.

Sincerely,

A handwritten signature in dark ink, appearing to read "Karen Brenner". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Karen Brenner
Executive Director

cc: Governor Weld	Mayor Flynn
Sen. Bulger	Sen. McGovern
Sep. DiMasi	Rep. Jordan
Rep. Flaherty	Rep. Berry
Rep. Finneran	

華埠/南灣社區議會

CHINATOWN/SOUTH COVE NEIGHBORHOOD COUNCIL

SUITE 203
65 HARRISON AVENUE
BOSTON, MASSACHUSETTS 02111
TELEPHONE (617) 426-8858

Mr. Kevin M. Smith
Acting Secretary
Executive Office for Communities and Development
100 Cambridge Street Rm. 1804
Boston, MA. 02202

RE: PARCEL B HOUSING PROJECT IN CHINATOWN
ASIAN COMMUNITY DEVELOPMENT CORPORATION

Dear Secretary Smith:

GREETINGS FROM BOSTON'S CHINATOWN!!!

My name is George Joe, executive director for the Chinatown/South Cove Neighborhood Council and the Asian/American Chinatown Business Association. I am writing on behalf of a needed project that MUST get off the ground for the sake and welfare of our community; Parcel B.

I was informed that the Asian Community Development Corporation (ACDC) needs a letter of firm commitment from you right away for its housing project in Chinatown.

As you are aware, ACDC has been trying to build a 100 unit of affordable family housing project in Boston since 1988. Because of the extensive and broad support, it was finally able to secure commitments from the Executive Office of Communities and Development (EOCD) last fall to start this project.

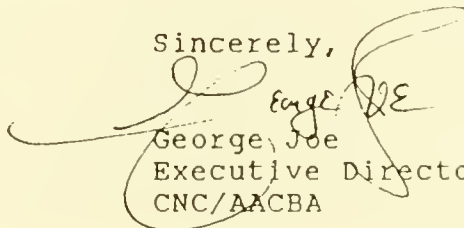
Unfortunately, due to the proposed cuts in the RDAL and Chapter 707 budgets, we are concerned that EOCD can not honor their commitments to ACDC. ACDC needs EOCD's commitments in order to build its project, but most important, Chinatown needs affordable housing to survive.

We are very upset that ACDC may not be able to build this project for the Chinatown community. Over two years have been invested by ACDC and the community. We know that ACDC has received over 130 letters of support and 890 petitioners from Chinatown residents and organizations, the City of Boston, elected officials and other supporters for this housing project. As Chinatown is one of the poorest and most overcrowded neighborhood in Boston, affordable housing is a priority and is greatly needed.

ACDC needs a letter of firm commitment from EOCD so that they can be assured that RDAL will be received promptly on 7/1/93. A letter is needed now to permit their construction loan closing and mortgage and equity commitments.

We urge this administration and EOCD to issue this important letter of commitments to ACDC right away. The future of Chinatown is in your hand.

Sincerely,



George Joe
Executive Director
CNC/AACBA

cc:

Governor William Weld
Rep. Salvatore DiMasi
Sen. Frederick Berry
Rep. Thomas Finneran
Mayor Raymond L. Flynn

Senate President William Bulger
Speaker Charles Flaherty
Rep. Raymond Jordan Jr.
Sen Patricia McGovern
ACDC ✓

華人前進會

Chinese Progressive Association / Workers Center

164 Lincoln Street, 2nd Floor, Boston, MA 02111

(617) 357-4499

April 15, 1991

Mr. Kevin M. Smith
Acting Secretary
Executive Office for Communities and Development
100 Cambridge Street, Room 1804
Boston, MA 02202

RE. Parcel B Housing Project in Chinatown
Asian Community Development Corporation

Dear Secretary Smith:

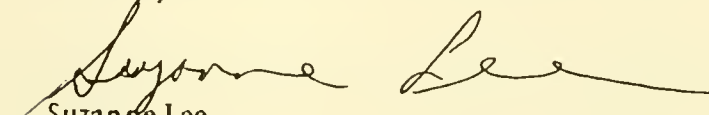
I am writing to urge a firm commitment from you for the Asian Community Development Corporation's (ACDC) housing project in Chinatown.

As you know, affordable housing in Chinatown is a critical need of our community. ACDC has been trying to build a 100-unit affordable housing project in Chinatown since 1988. Last fall, due to tremendous community support, it was able to secure a commitment from the Executive Office of Communities and Development (EOCD) to fund its project. Unfortunately, due to budget cutbacks in the RDAL and Chapter 707 funding, we have learned that EOCD may be unable to honor its prior commitment to ACDC. Without your support, ACDC will not be able to move ahead with their construction plans. It would be a tremendous setback if ACDC is not able to build housing for Chinatown since there is already a long-existing problem of overcrowding in our community.

ACDC needs a letter of firm commitment from EOCD so that it can be assured that RDAL will be received promptly on 7/1/93. A letter is needed from you now in order to permit its construction loan closing and mortgage and equity commitments.

Please issue this important letter of commitment to ACDC right away regarding RDAL and Chapter 707. Thank you for your assistance and support in this matter.

Sincerely,


Suzanne Lee
Chair

cc: Governor Weld
Sen. Bulger
Rep. DiMasi
Rep. Flaherty
Rep. Finneran

Sen. McGovern
Rep. Jordan
Sen. Berry
Mayor Flynn

Harry H. Dow Memorial Legal Assistance Fund

P.O. Box 5655

Boston, Massachusetts 02114

April 16, 1991

Mr. Kevin Smith
Acting Secretary
Executive Office for Communities and Development
100 Cambridge Street, Room 1804
Boston, MA 02202

Dear Secretary Smith:

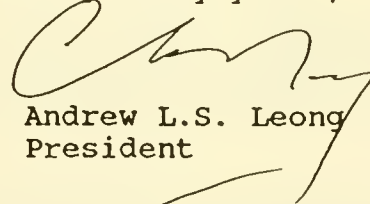
On behalf of the Harry H. Dow Memorial Legal Assistance Fund, I am writing this letter to support the continued efforts of the Asian Community Development Corporation to build affordable housing for the Asian community within Greater Boston.

The "Dow Fund's" mission is to increase the access and participation of indigent Asians to the legal system. As such, we see on a daily basis, people living within Chinatown under unsanitary and overcrowded conditions. We have provided enough legal advocacy on such cases to know that the shortage on affordable housing units will not stop increasing. The only way to respond to this is to construct more low income housing stocks.

The Dow Fund recently learned that the previous commitment that EOCD had given to ACDC for a Rental Housing Development Action Loan and Chapter 707 Housing Subsidy fund will not be honored for FY '92. Should the above be true all efforts should be made to give preference to the Asian community through the support of ACDC's low income housing proposal.

The Dow Fund is concerned that ACDC's housing project will be dropped by the State due to lack of funding support. We impress upon the State for the need of affordable housing units in the Asian community. We respectfully request that ACDC be given such loans and subsidies by FY '93.

Very truly yours,



Andrew L.S. Leong
President

cc: Governor Weld
Sen. Bulger Sen. McGovern
Rep. Dimasi Rep. Jordan
Rep. Flaherty Sen. Berry
Rep. Finneran Mayor Flynn





Joint Board Cloak, Skirt and Dressmakers' Union

LOCALS 12, 33, 46, 73, 80 & 554

INTERNATIONAL LADIES' GARMENT WORKERS' UNION - AFL-CIO

33 HARRISON AVENUE • BOSTON, MASSACHUSETTS 02111 • (617) 426-9350
FAX (617) 426-1653

Jay Mazur
President

Irwin Solomon
Sec. Treasurer

Ronald Alman
N. E. Director

Warren Pepicelli
Manager

Mr. Kevin M. Smith
Acting Secretary
Executive Office for Communities and Development
100 Cambridge Street Rm. 1804
Boston, MA 02202

April 25, 1991

Secretary Smith:

As an organization dedicated to improving conditions of work for Chinatown community workers and supportive of the Chinatown community in general, the International Ladies Garment Workers Union (ILGWU) Boston Joint Board is writing to urge EOCD to honor its previous commitment to provide RDAL and Chapter 707 funding for the Asian Community Development Corporation (ACDC)'s housing development proposal on "Parcel B" in Chinatown.

There is no community disagreement about this project; it is sorely obvious to us that we need additional housing. This need for housing is evidenced by the unanimous support for the project through letters of support to EOCD last fall by community organizations, agencies, leaders, and members and non-community organizations and individuals alike. Indeed, ACDC and the community have invested over two years of time and hard work into this project.

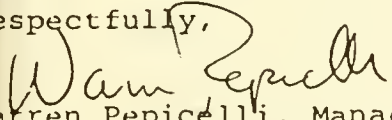
If the RDAL and Chapter 707 funds are not provided to ACDC, the 100 new units of affordable family housing cannot be built, even though Chinatown is the most crowded neighborhood in Boston and also one of the poorest. In addition to the loss of housing in the area, would be the loss of jobs for Boston area residents as well.

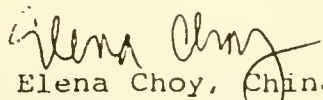
In sum, this funding is absolutely critical to housing for Chinatown, jobs for the city, ACDC's investment in money, time, and effort, and the community's hope for the future.

hope that EOCD will honor it's prior commitment to this community and issue a letter to ACDC confirming the commitment of RDAL and Chapter 707 funds to be received by ACDC on July 1, 1993. This letter is needed now to permit construction loan closing, and mortgage and equity commitments.

We urge that you issue this very important letter of commitment to ACDC right away.

Respectfully,


Warren Pepicelli, Manager
ILGWU Boston Joint Board


Elena Choy, Chinatown Outreach Provider
ILGWU Boston Joint Board

cc: Governor Weld
Sen. Bulger
Rep. Dimasi
Rep. Flaherty
Rep. Finneran

Sen. McGovern
Rep. Jordan
Sen. Berry
Mayor Flynn



April 17, 1991

Mr. Kevin M. Smith
Acting Secretary
Executive Office for Communities and Development
100 Cambridge Street
Boston, MA 02202

Dear Secretary Smith:

We are writing concerning the various past EOCD RHDAL and 707 commitments to projects. One such project is the Asian Community Development Corporation (ACDC) which needs a letter of firm commitment from you right away for its housing project in Chinatown.

ACDC has been trying to build a 100 unit affordable family housing project in Boston since 1988. Because of the extensive and broad based support, it was finally able to secure commitments from the Executive Office of Communities and Development (EOCD) last fall start their project.

Unfortunately, due to the proposed cuts in the RHDAL and Chapter 707 budgets, we are concerned that EOCD cannot honor their commitments to ACDC. ACDC needs EOCD's commitments in order to build its project.

We are very upset that ACDC may not be able to build this project for the Chinatown community. Over two years have been invested by ACDC and the community. We know that ACDC has received over 130 letters of support and 890 petitioners from Chinatown residents and organizations, the City of Boston, elected officials and other supporters for this housing project. As Chinatown is one of the poorest and most overcrowded neighborhoods in Boston, affordable housing is a priority and is greatly needed. The loss of housing and jobs are both at stake.

ACDC needs a letter of firm commitment from EOCD so that they can be assured that RHDAL will be received promptly on 7/1/93. A letter is needed now to permit their construction loan closing and mortgage and equity commitments.

We urge that you to issue this important letter of commitment to ACDC right away regarding RHDAL and Chapter 707.

We know of other projects like this that will "go down the tubes" if these commitments cannot be kept so we hope you can act on these soon. We appreciate your considering this problem.

Sincerely,

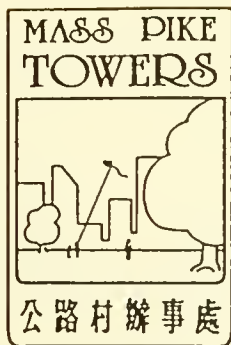
Lewis Finfer

Lewis Finfer, for MAHA

CC: Governor Weld
Sen. Bulger
Rep. MiMasi

Sen. McGovern
Rep. Jordan
Sen. Berry

Rep. Finneran
Rep. Flaherty
Mayor Flynn



10H
336 B Tremont Street, Boston, MA 02116 • (617) 426-6165

April 29, 1991

Mr. Kevin M. Smith
Acting Secretary
Executive Office for Communities and Development
100 Cambridge Street, Rm. 1804
Boston, MA 02202

Re: PARCEL B HOUSING PROJECT IN CHINATOWN
ASIAN COMMUNITY DEVELOPMENT CORPORATION

Dear Secretary Smith:

The Asian Community Development Corporation (ACDC) needs a letter of firm commitment from you right away for its housing project in Chinatown.

ACDC has been trying to build a 100 unit affordable family housing project in Boston since 1988. Because of the extensive and broad based support, it was finally able to secure commitments from the Executive Office of Communities and Development (EOCD) last fall to start their project.

Unfortunately, due to the proposed cuts in the RDAL and Chapter 707 budgets, we are concerned that EOCD can not honor their commitments to ACDC. ACDC needs EOCD's commitments in order to build its project.

We are very upset that ACDC may not be able to build this project for the Chinatown community. Over two years have been invested by ACDC and the community. We know that ACDC has received over 130 letters of support and 890 petitions from Chinatown residents and organizations, the City of Boston, elected officials and other supporters for this housing project. As Chinatown is one of the poorest and most overcrowded neighborhoods in Boston, affordable housing is a priority and is greatly needed. The loss of housing and jobs are both at stake.

10H

ACDC needs a letter of firm commitment from EOCD so that they can be assured that RDAL will be received promptly on 7/1/93. A letter is needed now to permit their construction loan closing and mortgage and equity commitments.

We urge that you to issue this important letter of commitment to ACDC right away regarding RDAL and Chapter 707.

Sincerely,

Colleen Moynihan K.L.

Colleen Moynihan
Property Manager

cc: Governor Weld
Sen. Bulger
Rep. DiMasi
Rep. Flaherty
Rep. Finneran

Sen. McGovern
Rep. Jordan
Sen. Berry
Mayor Flynn
Lee DePietro



New England
Medical Center Hospitals

Jerome H. Grossman, M.D.
President

1796 Boston Dispensary
1894 Floating Hospital for Infants and Children
1938 Pratt Clinic
1948 New England Center Hospital
1958 Rehabilitation Institute

The principal teaching
hospitals for Tufts University
School of Medicine

750 Washington Street
Boston, Massachusetts 02111
Telephone: (617) 956-5000

April 29, 1991

Mr. Kevin M. Smith
Acting Secretary
Executive Office of Communities and Development
100 Cambridge Street, Room 1804
Boston, MA 02202

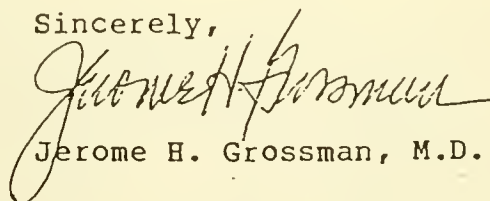
Re: Parcel B Housing Project in Chinatown
Asian Community Development Corporation

Dear Secretary Smith,

New England Medical Center would like to once again express its strong support for the Asian Community Development Corporation (ACDC) in their effort to develop affordable housing in Chinatown. ACDC has been trying to build 100 units of much-needed affordable family housing since 1988. Due to the merits of this project and the extensive and broad-based community support, ACDC was finally able to secure commitments from your agency last Fall.

We are now told, however, that their funding may be in jeopardy. We urge you to restore this funding so that this essential and high priority project may proceed.

Sincerely,



Jerome H. Grossman, M.D.

cc: Ms. Carol Lee/ACDC✓

QUINCY TOWER ASSOCIATES

5 OAK STREET WEST
BOSTON, MASSACHUSETTS 02116
TEL. (617) 482-0511

April 18, 1991

Mr. Kevin M. Smith
Acting Secretary
Executive Office for Communities and Development
100 Cambridge Street Rm. 1804
Boston, MA 02202

RE: PARCEL B HOUSING PROJECT IN CHINATOWN
ASIAN COMMUNITY DEVELOPMENT CORPORATION

Dear Secretary Smith:

The Asian Community Development Corporation (ACDC) needs a letter of firm commitment from you right away for its housing project in Chinatown.

ACDC has been trying to build a 100 unit affordable family housing project in Boston since 1988. Because of the extensive and broad based support, it was finally able to secure commitments from the Executive Office of Communities and Development (EOCD) last fall start their project.

Unfortunately, due to the proposed cuts in the RDAL and Chapter 707 budgets, we concerned that EOCD can not honor their commitments to ACDC. ACDC needs EOCD's commitments in order to build its project.

We are very much concern that ACDC may not be able to build this project for the Chinatown community. Over two years have been invested by ACDC and the community. We know that ACDC has received over 130 letters of support and 890 petitioners from Chinatown residents and organizations, the City of Boston, elected officials and other supporters for this housing project. As Chinatown is one of the poorest and most overcrowded neighborhoods in Boston, affordable housing is a priority and is greatly needed. The loss of housing and jobs are both at stake.

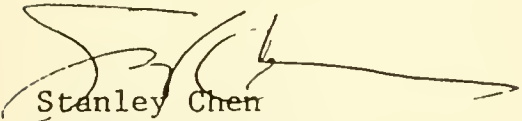
ACDC needs a letter of firm commitment from EOCD so that they can be assured that RDAL will be received promptly on 7/1/93. A letter is needed now to permit their construction loan closing and mortgage and equity commitments.

QUINCY TOWER ASSOCIATES

5 OAK STREET WEST
BOSTON, MASSACHUSETTS 02116
TEL. (617) 482-0511

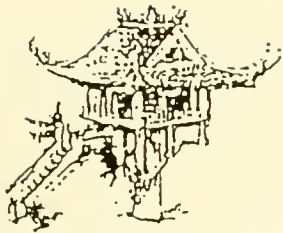
We urge that you to issue this important letter of commitment to ACDC right away regarding RDAL and Chapter 707. Thank you.

Sincerely,



Stanley Chen
General Partner

cc: Governor Weld	Sen. McGovern
Sen. Bulger	Rep. Jordan
Rep. DiMasi	Sen. Berry
Rep. Flaherty	Mayor Flynn
Rep. Finneran	



VACA
Vietnamese-American Civic Association
VIỆT MỸ DÂN VỤ HỘI
1486 DORCHESTER AVENUE, DORCHESTER MA 02122
TEL: (617) 288-7344 & 288-3975

April 25, 1993

Mayor Raymond L. Flynn
City Hall Plaza 5th Floor
Boston, MA 02201

RE: PARCEL B HOUSING PROJECT IN CHINATOWN
ASIAN COMMUNITY DEVELOPMENT CORPORATION

Dear Mayor Flynn:

The Asian Community Development Corporation (ACDC) needs a letter of firm commitment from you right away for its housing project in Chinatown.

ACDC has been trying to building a 100 unit affordable family housing project in Boston since 1988. Because of the extensive and broad based support, it was finally able to secure commitments from the Executive Office for Communities and Development (EOCD) last fall to start their project.

Unfortunately, due to the proposed cuts in the RDAL and Chapter 707 budgets, we are concerned that EOCD can not honor their commitments to ACDC. ACDC needs EOCD's commitments in order to build its project.

We are very upset that ACDC may not be able to build this project for the Chinatown community. Over two years have been invested by ACDC and the community. We know that ACDC has received over 130 letters of support and 890 petitioners from Chinatown residents and organizations, the City of Boston, elected officials and other supports for this housing project. As Chinatown is one of the poorest and most overcrowded neighborhoods in Boston, affordable housing is a priority and is greatly needed. The loss of housing and jobs are both at stake.

ACDC needs a letter of firm commitment from EOCD so that they can be assured that RDAL will be received promptly on 7/1/93. A letter is needed now to permit their construction loan closing and mortgage and equity commitments.

We urge that you to issue this important letter of commitment to ACDC right away regarding RDAL and Chapter 707.

Sincerely,

A handwritten signature in cursive script, appearing to read "Hiep Chu".

Hiep Chu
Executive Director

cc: Governor Weld
Sen. McGovern
Sen. Bulger
Rep. Jordan
Rep. DiMasi
Sen. Berry
Rep. Flaherty
Rep. Finneran
Mr. Smith

FORM 10

DESIGN DRAWINGS

PROJECT SUMMARY

Proposed building: ten story high-rise and four story walk-up in a single structure surrounded on all sides by street or public ways.

Dwelling units	No	Size	Bath	Barrier Free
One Bedroom	14	600	1	1
Two Bedroom	32	810	1	2
Three Bedroom	33	1150	1.5	1
Four Bedroom	9	1350	2	1
	====			====
TOTAL	88			5

Residential: 106,148 GSF

Commercial: 3,4889 GSF

Total Project: 109,637 GSF

Ratio of residential/total: 96.8%

Parking: none on site; 44 spaces provided off site in adjacent surface parking lot

Dwelling units per acre: 105

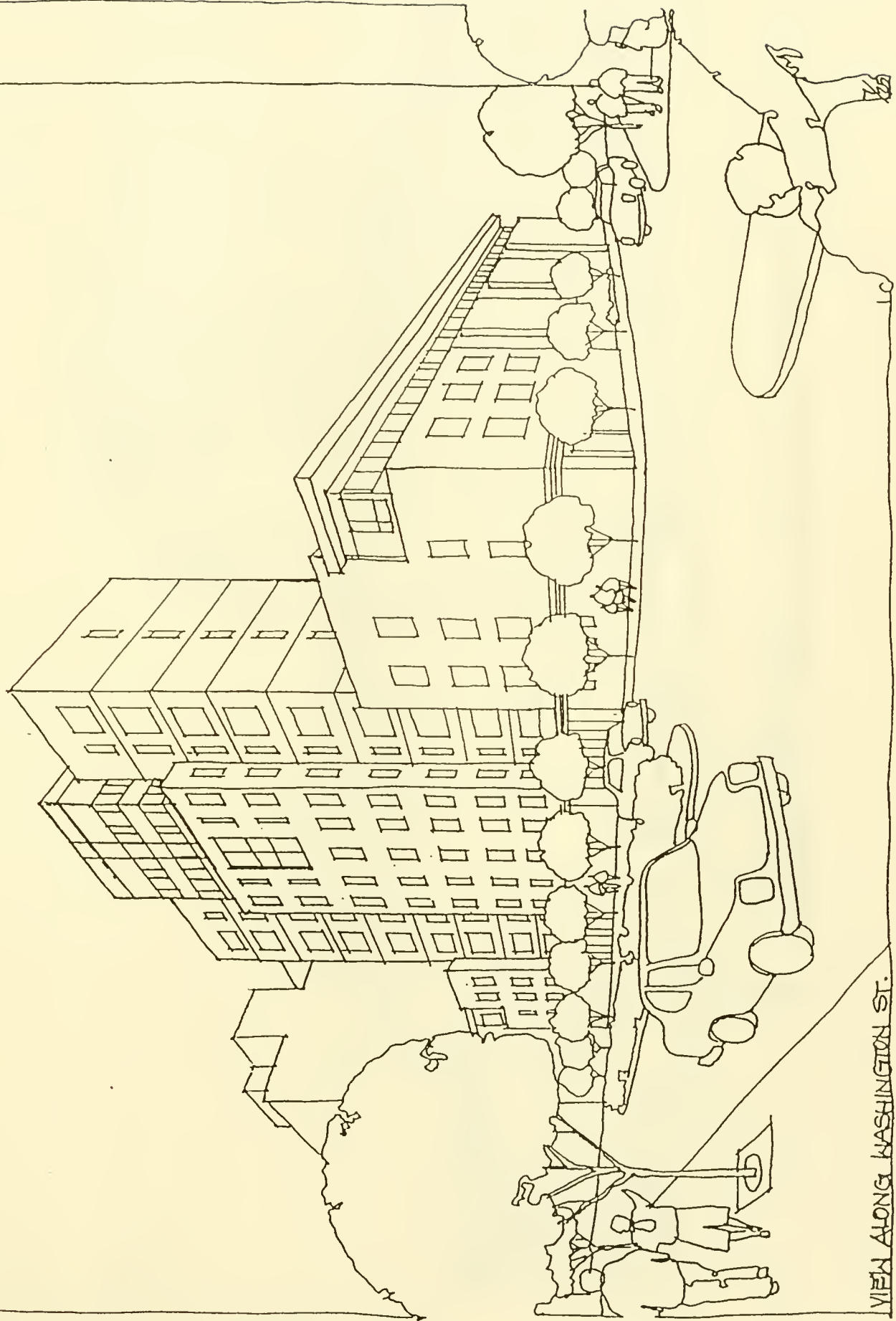
Total site: 38,411 s.f.

Building foot print: 21,248 s.f.

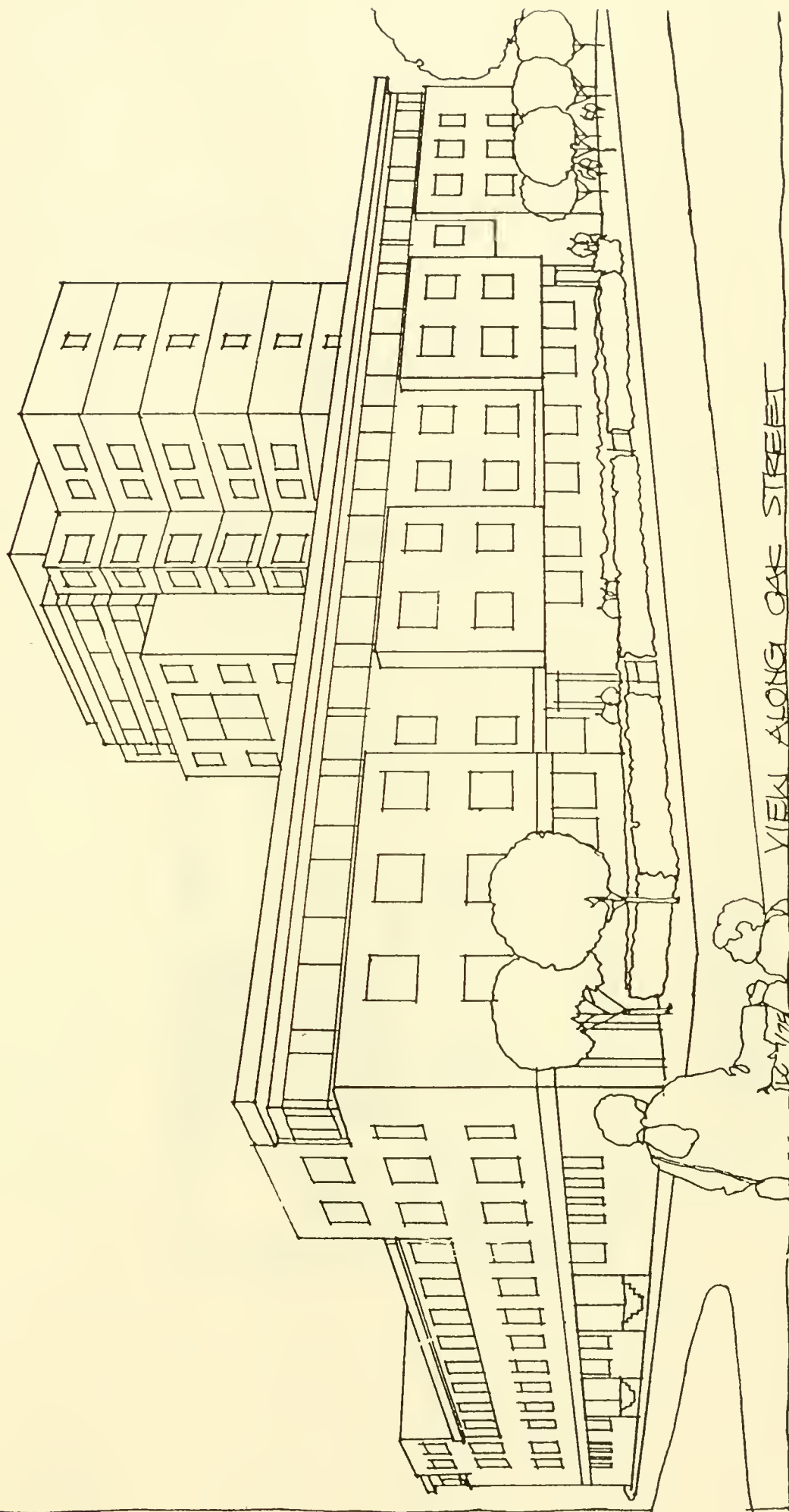
Courtyard: 9,606 s.f.

Public open space: 7,557 s.f.

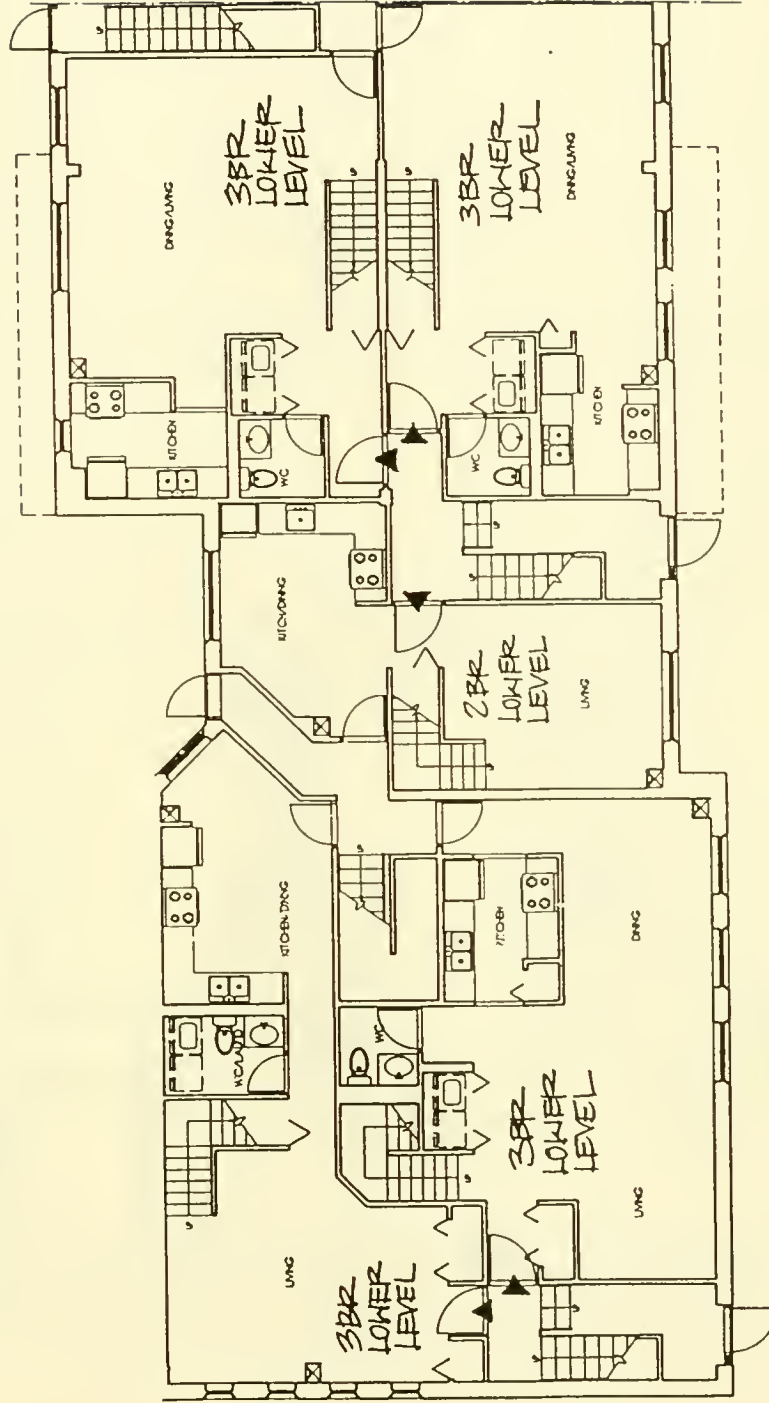
(Plaza: 5,485 s.f.; Maple Place: 2,072 s.f.)



VIEW ALONG WASHINGTON ST.



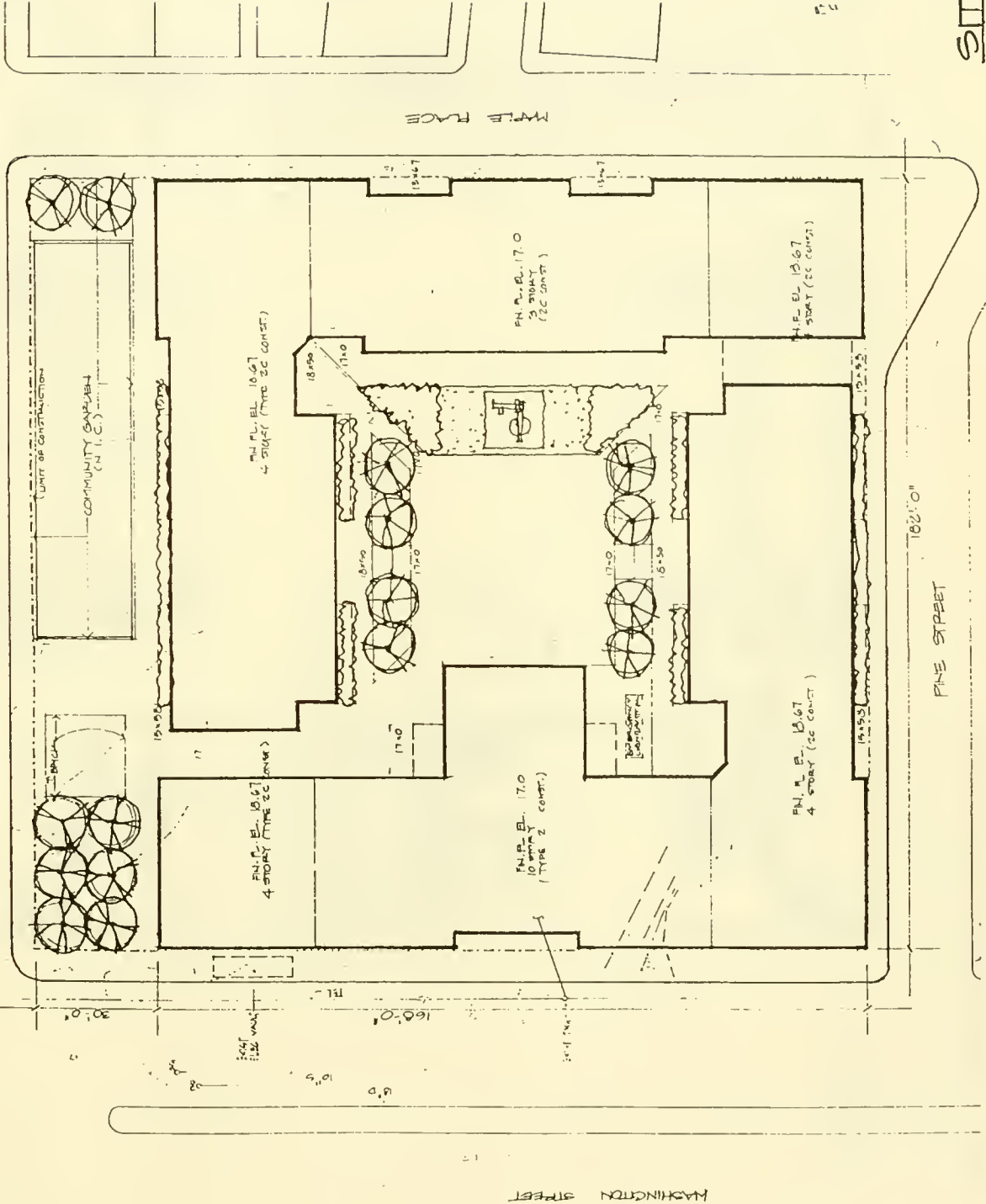
VIEW ALONG OAK STREET



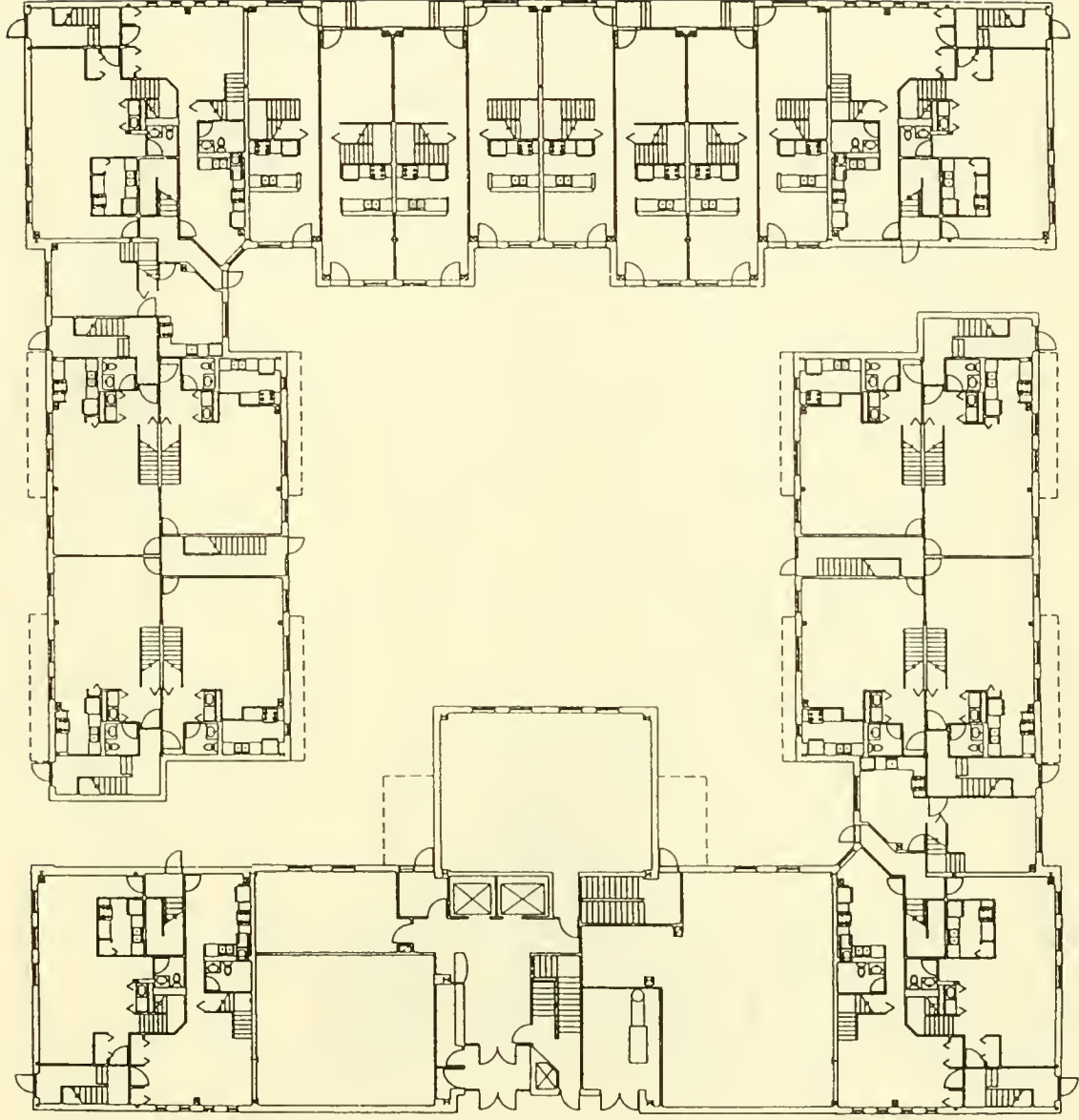
FIRST FLOOR
UNIT PLAN • LOW RISE

PROPOSED TRADING BUILDING

OAK STREET

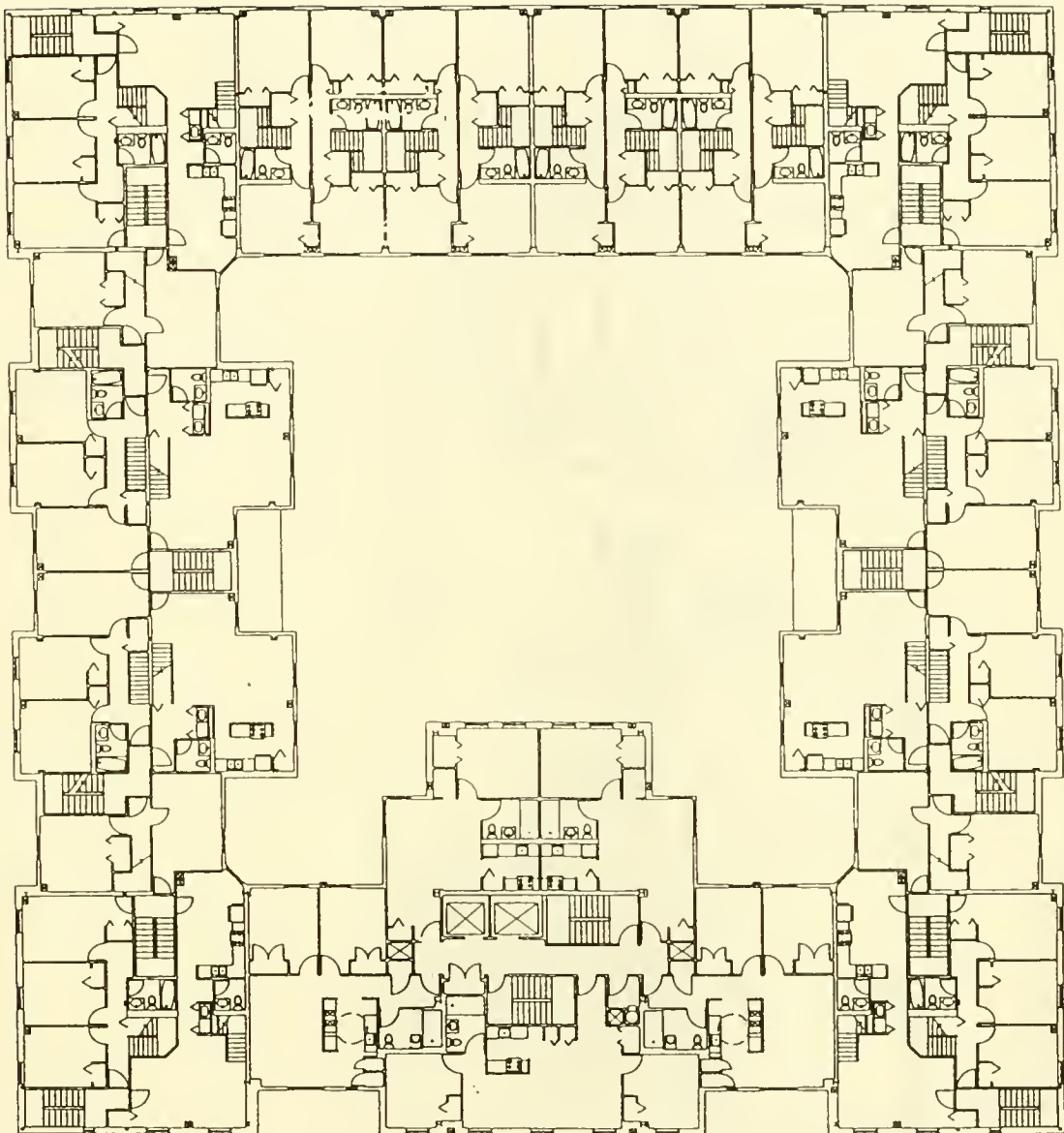


SITE PLAN



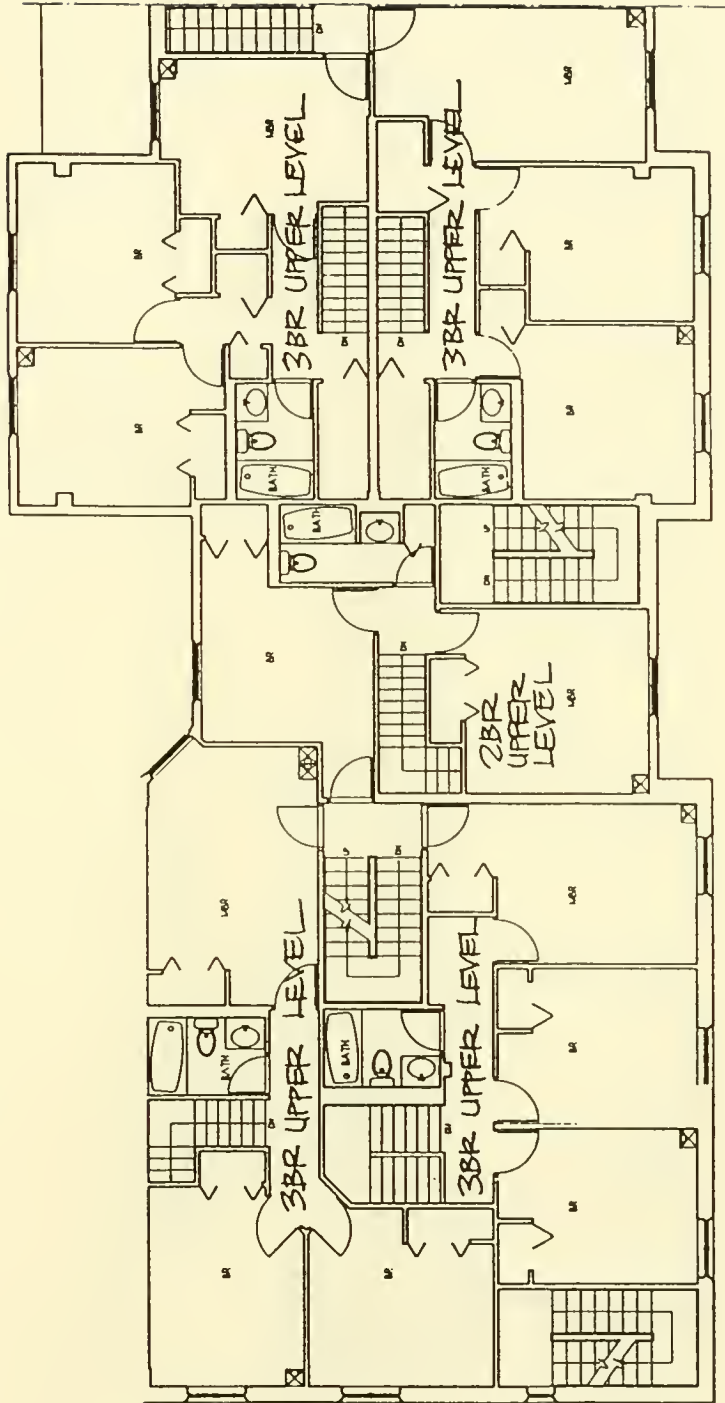
FIRST FLOOR BUILDING PLAN

FIRST FLOOR-BUILDING PLAN

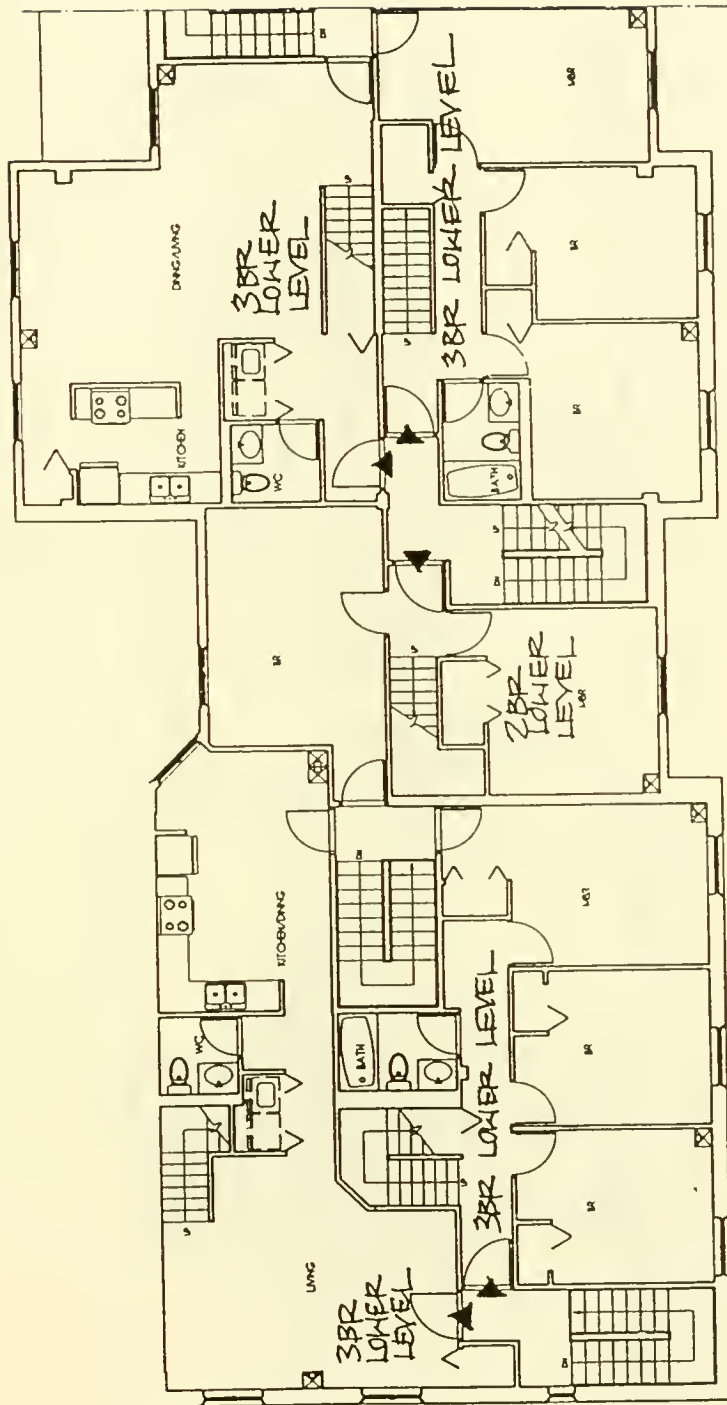


THIRD FLOOR BUILDING PLAN

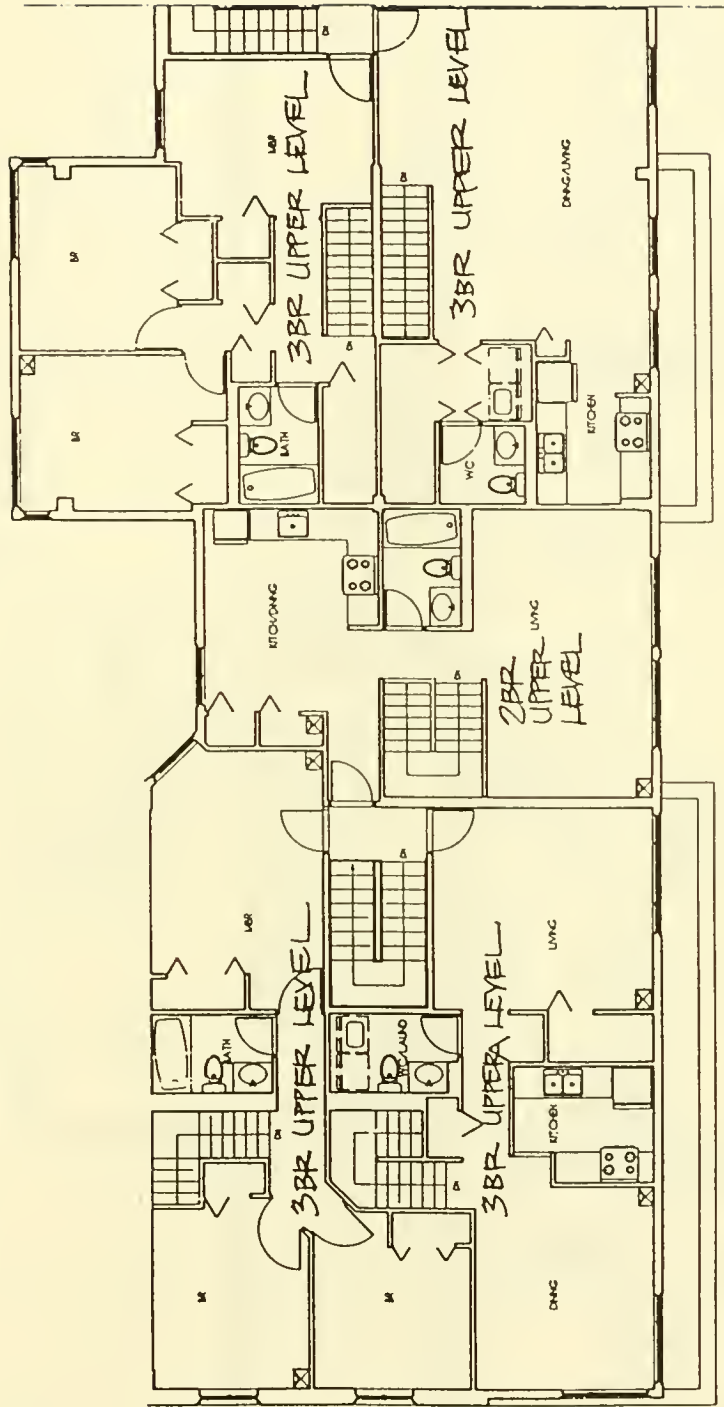
THIRD FLOOR BUILDING PLAN



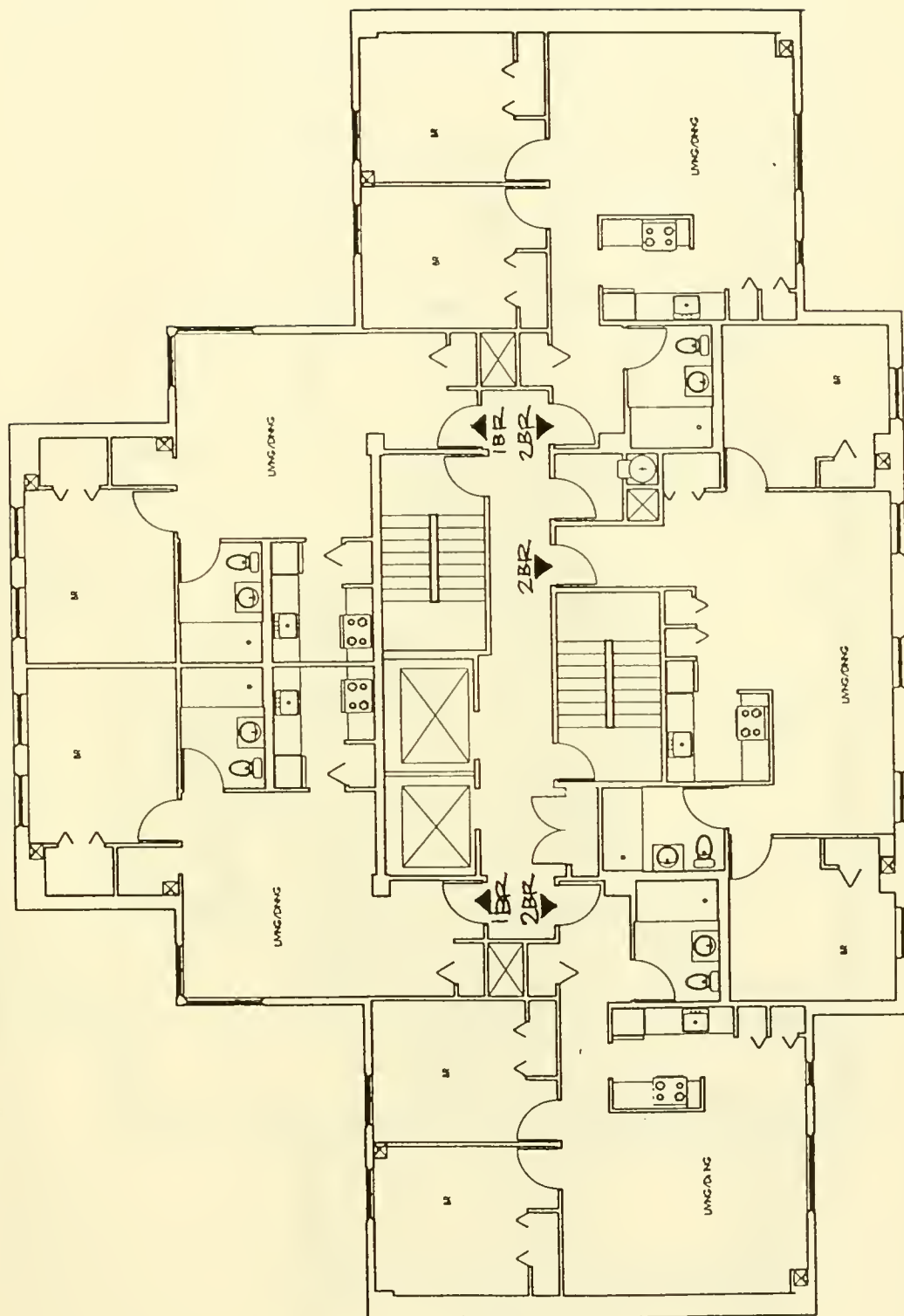
SECOND FLOOR
UNIT PLAN - LOW RISE



THIRD FLOOR
UNIT PLAN • LOW RISE

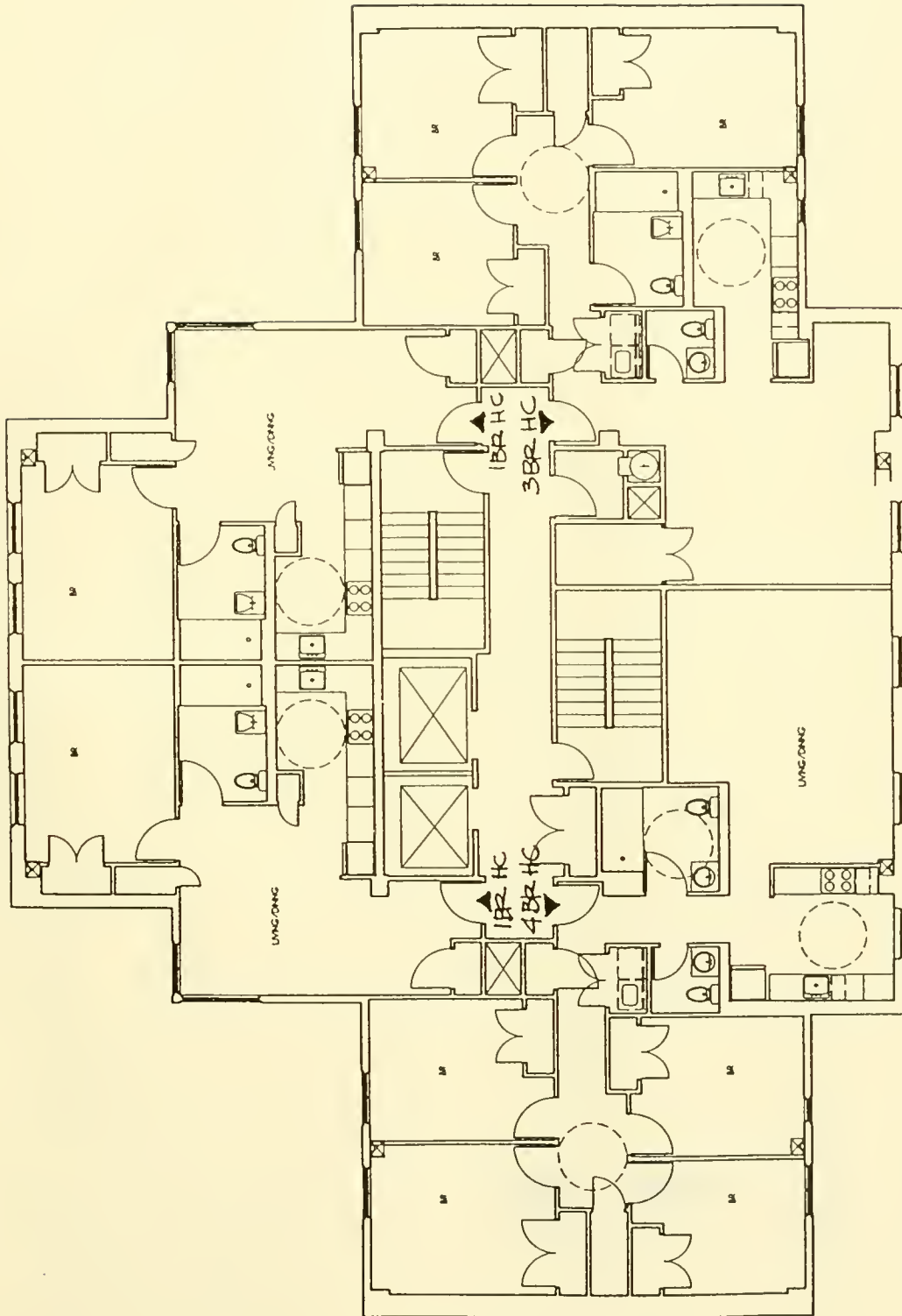


FOURTH FLOOR
UNIT PLAN • LOW RISE



TOWER FOURTH FLOOR PLAN
 TYPICAL FLOOR





TOWER 2ND FLOOR
W/ HC UNITS

7142 002

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